

Fact Sheet

Financial Services Business' Key Indicators

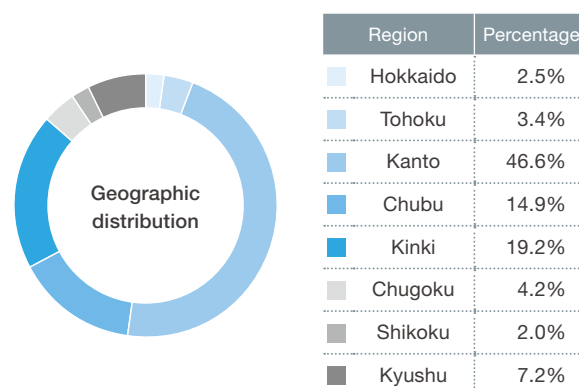
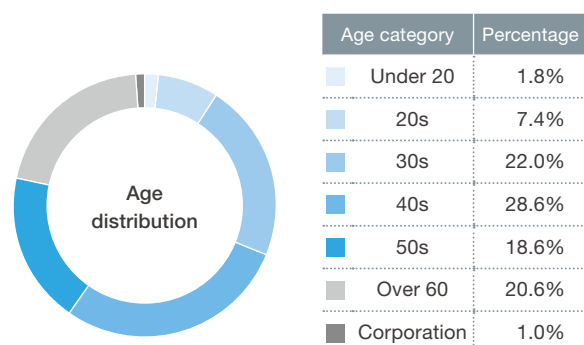
Full-year Profit before Income Tax Expense of the Major Businesses of the Financial Services Business (Based on IFRSs)

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
SBI SECURITIES (non-consolidated)	¥ million	33,344	34,828	37,850	33,043	46,169	45,597
FX business*1	¥ million	3,160	4,741	5,200	5,734	5,188	9,334
SBI MONEY PLAZA	¥ million	1,062	1,496	1,751	1,975	2,768	1,956
SBI Sumishin Net Bank [Net income based on JGAAP]	¥ million	2,062 [7,116]	5,196 [9,998]	3,385 [8,413]	3,185 [9,873]	3,770 [10,447]	7,249 [11,975]
Insurance business*2	¥ million	(3,600)	28	264	1,881	2,263	1,480

Securities

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
Accounts	Thousands	2,944	3,246	3,564	3,840	4,261	4,631
Net increase in accounts	Thousands	335	302	318	276	422	369
Accumulated number of accounts via SBI Sumishin Net Bank	Thousands	299	362	415	452	538	600
NISA accounts	Thousands	416	640	821	974	1,197	1,404
Customer deposit assets	¥ trillion	7.6	9.4	9.5	10.8	12.9	13.0
Share of individual stock holdings by value*3	%	9.1	9.4	10.4	11.2	11.7	12.7
Commission rate	Basis point	2.4	2.6	2.6	2.9	3.0	2.9
Share of individual stock brokerage trading value*4	%	33.8	34.5	35.3	34.7	35.1	36.2
Share of individual stock brokerage margin trading value*4	%	36.5	36.2	37.3	35.9	36.4	37.1
Open interest credit balance	¥ billion	691	787	678	799	1,001	838
Investment trust balance	¥ billion	844	1,155	1,216	1,323	1,675	1,874
Investment trust fees	¥ million	2,939	3,771	4,391	4,215	5,181	5,200
Number of IPO underwriting*5	Companies	42	73	82	77	75	90
Number of lead managed underwritings	Companies	5	8	8	13	6	11
Capital adequacy ratio	%	323.4	318.6	377.0	276.2	372.7	349.9
FX accounts (SBI Group*6)	Thousands	470	612	760	906	1,066	1,186
Number of SBI MONEY PLAZA location	Locations	361	393	380	386	414	425
SBI MONEY PLAZA's customer deposit assets	¥ million	405,478	561,270	698,358	801,279	1,105,023	937,327

SBI SECURITIES' Customer Base (As of March 31, 2019)



Banking

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
Accounts	Thousands	1,974	2,308	2,586	2,827	3,210	3,543
Net increase in accounts	Thousands	327	334	277	242	383	333
Accumulated number of accounts via SBI SECURITIES	Thousands	695	820	956	1,073	1,259	1,430
Deposits*7	¥ billion	3,076.7	3,576.1	3,446.8	4,006.8	4,426.0	4,857.1
Deposits (hybrid deposit)	¥ billion	832.8	1,207.5	1,140.7	1,386.1	1,450.1	1,538.8
Deposits (foreign currency)	¥ billion	155.4	159.1	160.2	173.9	246.0	232.7
Cumulative total of housing loans*8	¥ billion	394.3	502.5	471.7	729.3	697.0	819.9
Balance of consumer loans	¥ billion	211.1	239.5	279.9	290.8	302.1	312.8
Asset management yield	%	1.06	1.08	0.90	0.85	0.83	0.84
Financial arrangements yield	%	0.33	0.31	0.22	0.14	0.14	0.16
Spread for fund interest rate	%	0.72	0.77	0.68	0.70	0.68	0.67
Loan-deposit rate (term-end balance)	%	45.11	50.83	60.27	58.72	71.96	74.27
Consolidated capital adequacy ratio (based on domestic standards)	%	10.06	8.89	9.80	11.11	9.35	8.14

Insurance

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
Number of contracts (SBI Insurance)	Thousands	642	732	829	925	985	1,052
Number of contracts (SBI Life Insurance)*9	Thousands	—	117	110	108	121	141
Number of contracts (SBI IKIKI SSI)	Thousands	32	39	47	57	70	85
Number of contracts (SBI Nihon SSI)	Thousands	—	—	—	509	540	573
Number of contracts (SBI Resta SSI)*10	Thousands	12	13	13	15	15	16
Combined ratio (SBI Insurance)	%	98.8	100.4	104.7	96.7	91.9	98.4
Direct loss ratio	%	72.4	77.6	86.1	82.5	80.7	84.1
Direct operating expenses ratio	%	26.4	22.8	18.6	14.2	11.2	14.3
Total actuarial reserves (SBI Insurance)	¥ million	13,327	13,840	12,572	13,333	14,456	15,338
Solvency margin ratio (SBI Life Insurance)	%	—	1,120.3	1,299.3	1,165.5	1,172.2	1,045.4
Total Assets (SBI Life Insurance)	¥ million	—	156,453	140,281	131,484	125,348	120,011
Balance of legal reserve (SBI Life Insurance)	¥ million	—	126,271	110,762	103,400	98,049	90,915

*1 Simple sum of profit before income tax expense at SBI Liquidity Market and SBI FXTRADE

*2 Simple sum of profit before income tax expense at SBI Insurance Group and the insurance companies under its auspices

*3 Calculated from customer deposit assets divided by the amount of financial assets held by households (listed shares), which is based on the Bank of Japan's statistics on flow of funds

*4 Calculated by dividing the company's individual stock trading value or individual margin trading value, with the total individual stock trading value and individual margin trading value of the 1st and 2nd section of the Tokyo and Nagoya Stock Exchange, including that of ETF and REIT trading value, respectively

*5 Totals apply to the issues underwritten in Japan, and do not include additional secondary offerings or overseas issues

*6 Total accounts at SBI FXTRADE, SBI SECURITIES and SBI Sumishin Net Bank

*7 Figures of SBI Sumishin Net Bank (non-consolidated)

*8 Cumulative total is the total of the individual loan execution amounts for housing loans (MR. Housing Loan, Affiliate housing loan) sold by SBI Sumishin Net Bank; housing loans (Internet Exclusive Housing Loan) sold by SBI Sumishin Net Bank as an agent for Sumitomo Mitsui Trust Bank; housing loans (MR. Housing Loan REAL) sold by agents of our company; and Flat 35

*9 Includes the number of people using Group Credit Life Insurance

*10 Number of contracts for Earthquake Indemnity Insurance Resta

Asset Management Business' Key Indicators

Asset Management Business' Full-year Profit before Income Tax Expense (Based on IFRSs)

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
Profit/loss from the change in fair value, and profit/loss on sales of investment securities	¥ million	9,417	(4,315)	16,225	6,836	44,409	33,699
SBI SAVINGS BANK	¥ million	4,011	16,672	5,846	5,649	14,018	17,473

Asset Management Business' Private Equity Investment and Exit Figures

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
Investment balance* ^{1,2}	¥ million	201,202	191,623	183,276	152,765	218,825	355,683
Investment amount	¥ million	24,131	19,631	27,930	41,762	56,540	108,125
Number of investments made	Companies	65	75	92	132	193	230
Number of companies exited* ³	Companies	12	14	16	15	13	20

Breakdown of Assets Under Management, including Private Equity Investment*^{1,2} (As of March 31, 2019)

Breakdown by industry	Amount (¥ million)	Companies
Internet/AI/IoT	86,167	110
Fintech services	42,950	40
Digital assets/Blockchain	48,640	19
Finance	43,862	55
Biotechnology/Health/Medical	11,668	27
Environmental/Energy	3,359	3
Machine/Automobile	6,260	10
Services	7,042	14
Retail/Food	1,305	6
Materials/Chemicals	3,927	4
Construction/Real estate	1,332	4
Others	1,105	7
Equity interests in external and non-consolidated funds	25,000	32
Total	282,616	331

Breakdown by region	Amount (¥ million)	Companies
Japan	107,346	213
China	22,993	18
Korea	4,278	6
Southeast Asia	49,979	13
India	1,317	4
U.S.	50,013	24
Europe	19,384	15
Others	27,307	38
Total	282,616	331

Investment from non-consolidated Group management funds

	Amount (¥ million)	Companies
Corporate venture capital (CVC)	8,467	37
Others (Overseas JV funds, etc.)	64,600	171
Total	73,067	208

Breakdown of Investments and Exit Figures*³ (As of March 31, 2019; Unit: Companies)

Cumulative number of investee companies	Domestic	Overseas	Cumulative exits	Domestic	Overseas
				IPO	M&A
1,524	907	617	248	107	22
				88	31

SBI Investment's Deal Sourcing Results*4

Business results	Unit	Sourcing	Due diligence	Investors
FY2016	Companies	1,040	75	48
FY2017	Companies	1,036	56	40
FY2018	Companies	1,587	105	53

SBI Investment's Management Results*4, 5

Commitment amount (¥ billion)	Cumulative distribution (¥ billion)	Investment return ratio (times)	IRR (%)
282.6	385.8	1.37	6.1

SBI SAVINGS BANK (As of the end of March for each fiscal year)

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
Balance of performing loans	KRW billion	1,520.0	2,258.4	3,022.2	4,106.5	5,029.6	6,123.4
of which, balance of retail performing loans	KRW billion	843.4	1,025.1	1,669.6	2,650.9	3,159.6	4,106.5
Delinquency ratio	%	46.1	26.8	16.2	8.8	5.3	3.9
of which, delinquency ratio of retail performing loans	%	21.1	16.5	8.5	5.0	4.2	3.8

Breakdown of Assets Under Management in Investment Trusts, etc.*6

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
Investment trusts	¥ billion	103.5	128.0	180.6	254.7	490.0	969.4
Investment advisors	¥ billion	76.7	98.8	74.4	88.6	138.0	333.4
Investment corporations	¥ billion	3.3	3.8	4.0	4.6	—	—
Total	¥ billion	183.5	230.6	259.0	347.9	628.0	1,302.8

*1 Total investment amount through direct investments by the SBI Group, and consolidated investment funds operated by the SBI Group

*2 For investment balance amounts until FY2016, direct investments are valued at fair value, and investments by consolidated investment funds are valued at market price for listed stocks and at acquisition cost for unlisted stocks without a market price. (Those that have undergone impairment processing will be valued at the total amount after impairment processing.) Beginning with the fiscal year ended March 31, 2018, the breakdown of the operational investment securities category of the consolidated financial statement is recorded here.

*3 Figures for investee companies who have held an initial public offering, or undergone a stock swap or M&A with a listed company

*4 Results for specialized investment funds under management are not included

*5 SBI Investment's results after fund redemption (cumulative)

*6 For funds that SBI Asset Management provides investment instruction to, if Morningstar Asset Management provides investment advisory services, assets are recorded in both "investment trusts" and "investment advisory," respectively, so there are some overlapping amounts

Biotechnology-related Business' Performance and Pipeline

Full-year Profit before Income Tax Expense of the Major Businesses of the Biotechnology-related Business (Based on IFRSs)*1

	Unit	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018
SBI Biotech	¥ million	(611)	(637)	(297)	737	(432)	(166)
Quark Pharmaceuticals	¥ million	(721)	(1,436)	(2,572)	(8,270)	(7,902)	(8,193)
SBI Pharmaceuticals	¥ million	(1,083)	(1,220)	(1,425)	91	42	(1,395)
SBI ALApromo	¥ million	(176)	(426)	(587)	(233)	40	263
photonamic*2	¥ million	—	—	38	(41)	55	412

*1 Excluding impairment losses from drug pipeline, etc.

*2 photonamic became a consolidated subsidiary in January 2016.

SBI Biotech's Major Drug Discovery Pipeline Progress

	Licensing partner (timing)	Target disease	Progress	
MEDI7734 (Anti-ILT7 antibody)	Viela Bio* (Sept. 2008)	Systemic lupus erythematosus, Cutaneous lupus erythematosus, Sjogren's syndrome, Scleroderma, Dermatomyositis	Phase Ib	Phase Ib (multiple dose study) is in progress following Phase Ia (single dose study). It will end in September 2019. Further receipt of milestone payments in accordance with development progress is expected
SBI-9674	Kyowa Hakko Kirin (Dec. 2016)	Autoimmune diseases	Pre-clinical	Kyowa Hakko Kirin is conducting development. Further receipt of milestone payments in accordance with development progress is expected
Cdc7 inhibitor	Carna Biosciences (May 2014)	Colorectal cancers	Phase I/II (plan)	Development is in progress at Sierra Oncology, which was out-licensed by Carna Biosciences. Submitted its Investigational New Drug (IND) application to FDA. Further receipt of milestone payments in accordance with development progress is expected
GNKS356	Independently	Psoriasis, Various fibrosis, Non-alcoholic steatohepatitis	Pre-clinical	Received subsidies from AMED (Japan Agency for Medical Research and Development) drug discovery promotion project, and acquired various data. Promoting R&D, out-licensing and tie-ups for optimization of target diseases based on the research results
SBI-3150	Independently	Autoimmune diseases (Various diseases caused by pDC/activated B cells)	Pre-clinical	Acquisition of various data showing the superiority of dual targeting concept that targets pDC and activated B cells is in progress. Continuously engaging in negotiations with several companies for out-licensing

*A new company specializing in inflammation and autoimmune disease, spun out from MedImmune, a subsidiary of AstraZeneca

Quark Pharmaceuticals' Major Drug Discovery Pipeline Progress

	Licensing partner	Target disease	Progress	
QPI-1002	—	Delayed graft function (DGF) in kidney transplantation	Phase III (Completed)	While providing additional information to the U.S. FDA, by following a suggestion from the FDA on the transition to an NDA (New Drug Application) move to an NDA procedure will be made within the next 6-month period
		Acute kidney injury (AKI)	Phase III	Started Phase III clinical trials in July 2018. Planning expansion of clinical trials to 115 facilities worldwide
QPI-1007	Biocon of India	Non-arteritic anterior ischemic optic neuropathy (NAION)	Phase III	Phase III clinical trials are underway at 66 centers in the U.S. and Europe. The FDA approved the shortening of the follow-up period after administration to the final subject from 12 months to 6 months, so the final results will become known in April 2020

SBI Pharmaceuticals' Major Drug Discovery Pipeline Progress

Launch and out-licensing (Total 5 cases)

- “ALAGLIO® Oral 1.5g,” photodynamic diagnostic agent for brain tumor treatment (malignant glioma) (Launched in September 2013)
- Therapeutic drugs for diabetes and malaria infection (to Neopharma, UAE pharmaceutical company, in October 2016)
- “ALAGLIO® Divided Granules 1.5g,” photodynamic diagnostic agent for bladder cancer treatment (carcinoma vesicae) (Launched in Japan in December 2017 by Chugai Pharmaceuticals, which was granted exclusive domestic marketing rights)
- Pharmaceuticals including “ALAGLIO® Divided Granules 1.5g” in the territory of MENA and India (to Neopharma, in March 2018)

Fields	Pipeline projects	Current status			
		Phase I	Phase II	Phase III	Application
Diagnostic agent (PDD)	1 Peritoneal dissemination of gastric cancer*	Phase III is underway			Scheduled to complete in December 2019
	2 Cisplatin nephropathy protection	Phase II is underway	Scheduled to complete in September 2020		
Drug to treat	3 Mitochondrial diseases*	Phase III is underway	Scheduled to complete in January 2021		
	4 Cardiac ischemia-reperfusion injury*	Preparation for Phase II is underway	Scheduled by each university hospital at Oxford, Leicester, Birmingham, and Cambridge in the U.K.		
Photodynamic therapy (iPDT)	5 Brain tumors* (by photodynamic, a wholly owned subsidiary)	Preparation for Phase II is underway			

* Investigator-led trial

Patents Obtained Since 2016 by SBI Pharmaceuticals (Japan)*

Invention thesis	Registration date	Co-applicants
An agent for treating and preventing cancer anemia	Feb. 12, 2016	Single application
An agent for the treatment and prevention of chronic kidney disease	Feb. 12, 2016	Single application
Photodynamic diagnosis agent and photobleaching-prevention agent	Feb. 12, 2016	Tokyo Institute of Technology
Photodynamic therapy using a photosensitizer or 5-ALAs	Feb. 19, 2016	Single application
Device to identify cancer metastasis in the sentinel lymph node	Feb. 26, 2016	Single application
Immune tolerance inducer	Mar. 25, 2016	National Center for Child Health and Development
Enhancer of survival of transplanted organ	Apr. 1, 2016	National Center for Child Health and Development
Prophylactic/therapeutic agent for influenza virus infection	Apr. 22, 2016	Tokushima Univ.
Prophylactic and/or therapeutic agent for radiation damage	Apr. 22, 2016	The Univ. of Tokyo
PDT effect enhancing agent	May 20, 2016	Kanazawa Univ. and Tokushima Univ.
Nuclear magnetic resonance diagnostic agent, and method for detecting or diagnosing state of cell, tissue or organ in subject using same	Aug. 5, 2016	Kumamoto Univ. and Univ. of Occupational and Environmental Health
Medicinal composition for promoting synthesis of protoporphyrin ix	Dec. 2, 2016	Osaka City Univ.
Treatment agent and/or prophylactic agent for side effects of cancer drugs	Dec. 2, 2016	Kochi Univ.
Prophylactic agent and/or therapeutic agent for sepsis	Dec. 9, 2016	Nihon Univ.
Cancerous anemia improvement and preventive agent	Feb. 17, 2017	Single application
Immune tolerance induction accelerator	July 14, 2017	National Center for Child Health and Development
Frataxin enhancers	July 21, 2017	Tokyo Univ. of Agriculture
Normal incidence enhancing agent of a fertilized egg	Jan. 26, 2018	Yamagata Univ.
Organ preservation solution	Feb. 23, 2018	National Center For Child Health And Development
Photodynamic effect enhancing agent for ALA-photodynamic therapy and ALA-photodynamic diagnosis	Oct. 12, 2018	Single application
Intraoperative diagnostic system consisting of a photodynamic diagnostic device with a collimator and a surgical microscope with a fluorescence diagnostic mode	Oct. 19, 2018	Single application

* 26 patents were acquired by the end of 2015. Patents held by SBI Pharmaceuticals number 47 in Japan, of which 29 are also held overseas