

Without Society, Companies Cannot Thrive Without Companies, Society Cannot Thrive

We shall undertake judgments on actions based not on whether they conform to the law or profit the Company, but, whether they are socially equitable.

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 by providing financial services that further enhance benefits for customers.

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.



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.

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

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 believe that a company has "Corporate Virtue" just as a person has "Human Virtue," and 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.

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 even further. 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. It also contributes to the improvement of human capital value, and to better products and services. We believe it will lead to the creation of and an increase in customer value. By maintaining this virtuous cycle, we will endeavor to improve our corporate value over the medium to long term.

Components of Enhanced Corporate Value



Customer Value

Customer value is the value a company provides to its customers, and the primary value of goods and services provided by the SBI Group. Since its founding, the SBI Group has advocated the “Customer-centric Principle,” and has provided outstanding price competitiveness for products and services in the financial services businesses such as in the securities, banking and insurance businesses using the Internet. Currently, we are working to improve customer value by enhancing products and services that utilize advanced and innovative technologies such as AI and blockchain, promoting digital asset-related businesses such as crypto-asset exchanges to develop new financial services.



Shareholder Value

The SBI Group considers shareholder value to be the total present value of free cash flows expected to be received by shareholders and creditors in the future. We monitor return on equity (ROE) as one of the key business indicators associated with increasing shareholder value, and are committed to maintaining a level of 10% or higher. On the other hand, from the perspective of the sound growth of the company as a going concern, management focusing solely on ROE will only achieve short-term growth. Therefore, the SBI Group will not only allocate the profits and cash generated through improved business performance owing to an increase in customer value to shareholder returns, but will also distribute them in a well-balanced manner, for investment into further future growth, and to increase shareholder value.



Human Capital Value

The SBI Group considers people to be a source of competitiveness and differentiation, and have continuously recruited employees, to secure a large number of talented individuals both domestically and abroad. The SBI Group is also engaged in educational training through SBI Graduate University, which is fully supported by the SBI Group, and endeavors to select young qualified staffers to officer positions, as well as promoting women to managerial positions. We have also been focused on developing human resources by conducting evaluations based on their abilities, regardless of nationality, race, age, gender, or disability. In addition, we have created a work environment that is conducive to employees, and have raised employee engagement by giving consideration to maintaining and improving the health of employees, and supporting their desired career development.

Mechanism to Enhance Corporate Value

