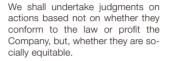
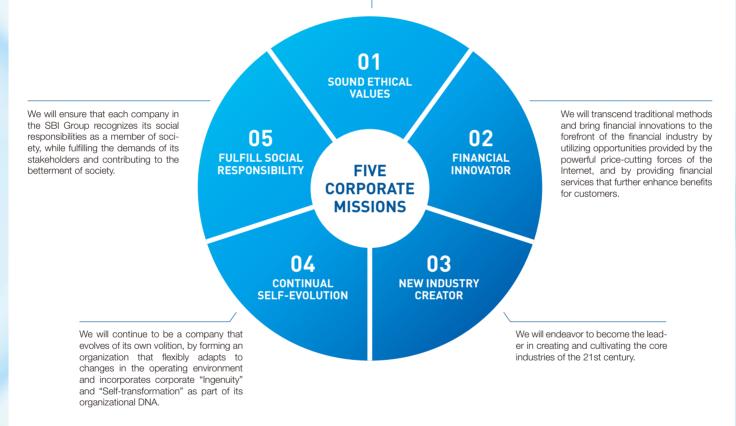
Unchanging Values

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





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.