

# Fact Sheet

## Financial Services Business Key Indicators

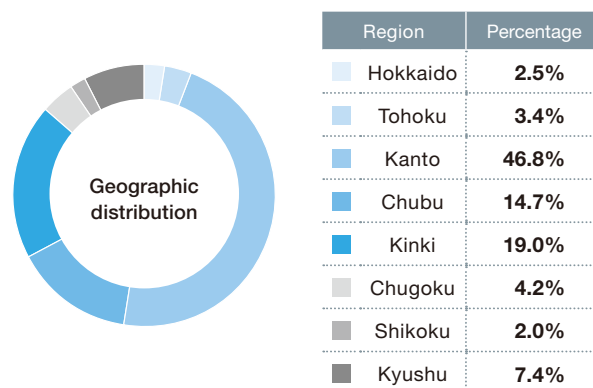
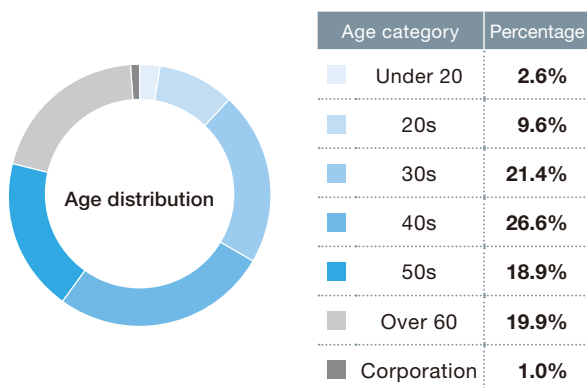
### Full-year Profit before Income Tax Expense of the Major Businesses of the Financial Services Business (based on IFRSs)

	Unit	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
SBI SECURITIES (non-consolidated)	¥ million	37,850	33,043	46,169	45,597	31,604	47,394
FX business*1	¥ million	5,200	5,734	5,188	9,334	8,138	10,684
SBI MONEY PLAZA	¥ million	1,751	1,975	2,768	1,956	955	3,762
SBI Sumishin Net Bank [Net income based on JGAAP]	¥ million	3,385 [8,413]	3,185 [9,873]	3,770 [10,447]	7,249 [11,975]	5,845 [12,570]	7,240 [13,928]
Insurance business*2	¥ million	264	1,881	2,263	1,480	(1,291)	5,771

### Securities (SBI SECURITIES, SBI Liquidity Market, SBI MONEY PLAZA)

	Unit	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
Accounts*3	Thousands	3,564	3,840	4,261	4,631	5,428	6,813
Net increase in accounts	Thousands	318	276	422	369	797	1,385
Accumulated number of accounts via SBI Sumishin Net Bank	Thousands	415	452	538	600	668	732
NISA accounts	Thousands	821	974	1,197	1,404	1,656	2,135
Customer deposit assets*3	¥ trillion	9.5	10.8	12.9	13.0	12.9	19.7
Share of individual stock holdings by value*4	%	10.4	11.2	11.7	12.7	13.9	15.5
Commission rate	Basis point	2.6	2.9	3.0	2.9	3.2	2.9
Share of individual stock brokerage trading value*3, 5	%	35.3	34.7	35.1	36.2	36.4	42.8
Share of individual stock brokerage margin trading value*3, 5	%	37.3	35.9	36.4	37.1	37.1	45.0
Open interest credit balance	¥ billion	678	799	1,001	838	647	1,149
Investment trust balance	¥ billion	1,216	1,323	1,675	1,874	2,101	3,657
Investment trust fees	¥ million	4,391	4,215	5,181	5,200	4,935	5,256
Number of IPO underwriting*6	Companies	82	77	75	90	86	80
Number of lead managed underwritings	Companies	8	13	6	11	9	15
Capital adequacy ratio	%	377.0	276.2	372.7	349.9	338.2	231.9
FX accounts (SBI Group*7)	Thousands	760	906	1,066	1,196	1,335	1,527
SBI MONEY PLAZA's customer deposit assets	¥ million	698,358	801,279	1,105,023	937,327	756,356	1,332,959

### SBI SECURITIES' Customer Base (As of March 31, 2021)



## Banking (SBI Sumishin Net Bank)

	Unit	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
Accounts	Thousands	2,586	2,827	3,210	3,543	3,929	4,510
Net increase in accounts	Thousands	277	242	383	333	386	581
Accumulated number of accounts via SBI SECURITIES	Thousands	956	1,073	1,259	1,430	1,633	1,999
Deposits* <sup>8</sup>	¥ billion	3,446.8	4,006.8	4,426.0	4,857.1	5,392.3	6,293.8
Deposits (hybrid deposit)	¥ billion	1,140.7	1,386.1	1,450.1	1,538.8	1,836.3	2,320.6
Deposits (foreign currency)	¥ billion	160.2	173.9	246.0	232.7	268.1	285.9
Cumulative total of housing loans* <sup>9</sup>	¥ billion	471.7	729.3	697.0	819.9	850.9	856.6
Balance of consumer loans	¥ billion	279.9	290.8	302.1	312.8	335.5	329.2
Asset management yield	%	0.90	0.85	0.83	0.84	0.78	0.70
Financial arrangements yield	%	0.22	0.14	0.14	0.16	0.14	0.09
Spread for fund interest rate	%	0.68	0.70	0.68	0.67	0.63	0.60
Loan-deposit rate (term-end balance)	%	60.27	58.72	71.96	74.27	75.00	72.56
Consolidated capital adequacy ratio (based on domestic standards)	%	9.80	11.11	9.35	8.14	7.70	7.99

## Insurance (SBI Group's Insurance Companies)

	Unit	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
Number of contracts (SBI Insurance)	Thousands	829	925	985	1,052	1,091	1,137
Number of contracts (SBI Life Insurance)* <sup>10</sup>	Thousands	110	108	121	141	189	248
Number of contracts in effect (total of five small-amount, short-term insurance companies)* <sup>11, 12</sup>	Thousands	63	582	625	675	801	941
Combined ratio (SBI Insurance)	%	104.7	96.7	91.9	98.4	103.2	86.6
Direct loss ratio	%	86.1	82.5	80.7	84.1	85.5	68.3
Direct operating expenses ratio	%	18.6	14.2	11.2	14.3	17.7	18.3
Total actuarial reserves (SBI Insurance)	¥ million	12,572	13,333	14,456	15,338	15,255	18,262
Solvency margin ratio (SBI Life Insurance)	%	1,299.3	1,165.5	1,172.2	1,045.4	957.6	898.1
Total Assets (SBI Life Insurance)	¥ million	140,281	131,484	125,348	120,011	119,095	124,035
Balance of legal reserve (SBI Life Insurance)	¥ million	110,762	103,400	98,049	90,915	86,202	90,918

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

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

\*3 The figures as of FY2020 are the sum of the accounts for SBI SECURITIES, SBI NEOMOBILE SECURITIES, and SBI NEOTRADE SECURITIES

\*4 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

\*5 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

\*6 Totals apply to the issues underwritten in Japan, and do not include additional secondary offerings or overseas issues

\*7 The total number of accounts at SBI FXTRADE, SBI SECURITIES, SBI NEOMOBILE SECURITIES, and SBI Sumishin Net Bank

\*8 Figures of SBI Sumishin Net Bank (non-consolidated)

\*9 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

\*10 Includes the number of people using Group Credit Life Insurance

\*11 The total number of contracts held by five companies: SBI IKIKI SSI, SBI Nihon SSI, SBI Resta SSI, SBI PRISM SSI, and JOGUCHI SAFETY SSI

\*12 The figures include the number of contracts held by SBI Nihon SSI since FY2016, and SBI PRISM SSI since FY2019 and JOGUCHI SAFETY SSI since FY2020

## Asset Management Business Key Indicators

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

	Unit	FY2015	FY2016	FY2017	FY2018	FY2019*1	FY2020
Profit/loss from the change in fair value, and profit/loss on sales of investment securities	¥ million	16,225	6,836	44,409	33,699	20,305	66,342
SBI SAVINGS BANK	¥ million	5,846	5,649	14,018	17,473	18,230	28,364

## Asset Management Business' Private Equity Investment and Exit Figures

	Unit	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
Investment balance*2	¥ million	187,708	152,765	254,671	355,683	459,574	614,462
Investment amount*3	¥ million	27,930	41,762	56,540	108,125	140,465	107,056
Number of investments made	Companies	92	132	193	230	206	195
Number of companies exited*4	Companies	16	15	13	20	24	22

## Breakdown of Assets Under Management, including Private Equity Investment\*5 (As of March 31, 2021)

Breakdown by industry	Amount (¥ million)	Companies
Internet/AI/IoT	129,456	119
Fintech services	85,289	56
Digital assets/Blockchain	62,583	28
Finance	144,758	59
Biotechnology/Health/Medical	29,521	51
Environmental/Energy	3,668	4
Machine/Automobile	10,564	14
Services	23,911	27
Retail/Food	3,522	10
Materials/Chemicals	4,372	3
Construction/Real estate	998	5
Others	2,962	12
Equity interests in external and non-consolidated funds	26,550	52
Total	528,154	440

Breakdown by region	Amount (¥ million)	Companies
Japan	312,677	285
China	13,055	24
Korea	5,078	8
Southeast Asia	64,117	21
India	3,059	8
United States	49,868	23
Europe	38,513	25
Others	41,786	46
Total	528,154	440

Investment from non-consolidated Group management funds	Amount (¥ million)	Companies
Corporate venture capital (CVC)	17,757	63
Others (overseas JV funds, etc.)	68,551	161
Total	86,308	224

Top Three Investment Items in Private Equity and Others\*3  
(As of March 31, 2021)

	Amount (¥ million)	Companies
Finance	38,840	17
Internet/AI/IoT	9,993	28
Fintech services	9,153	19

### Breakdown of Investments and Exit Figures\*4 (As of March 31, 2021; Unit: Companies)

Cumulative number of investee companies	Domestic	Overseas	Cumulative exit	Domestic		Overseas	
				IPO	M&A	IPO	M&A
1,743	1,011	732	294	128	22	109	35

### SBI Investment's Deal Sourcing Results\*6

Business results	Unit	Sourcing	Due diligence	Investors
FY2018	Companies	1,725	111	52
FY2019	Companies	1,649	88	60
FY2020	Companies	1,587	105	53

### SBI Investment's Management Results\*6, 7

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	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
Balance of performing loans	KRW billion	3,022.2	4,106.5	5,029.6	6,123.4	7,596.6	9,531.1
of which, balance of retail performing loans	KRW billion	1,669.6	2,650.9	3,159.6	4,106.5	5,412.0	7,042.1
Delinquency ratio	%	16.2	8.8	5.3	3.9	2.3	1.6
of which, delinquency ratio of retail performing loans	%	8.5	5.0	4.2	3.8	2.7	1.8

### Breakdown of Assets Under Management in Investment Trusts, etc.\*8

	Unit	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
Investment trusts	¥ billion	180.6	254.7	490.0	969.4	1,427.4	3,354.4
Investment advisors	¥ billion	74.4	88.6	138.0	333.4	297.1	470.1
Investment corporations	¥ billion	4.0	4.6	—	—	—	—
Total	¥ billion	259.0	347.9	628.0	1,302.8	1,724.5	3,824.5

\*1 Profit/loss from the change in fair value and profit/loss on sales of investment securities for FY2019 has been changed to align with the segment changes for some subsidiaries in FY2020

\*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 (Investments that have been impaired will be valued at the total amount after impairment). From FY2017, investment from non-consolidated Group management funds has been added to the breakdown of the operational investment securities category of the consolidated financial statement, and is recorded herewith

\*3 Total investment amount through direct investments by the SBI Group and consolidated investment funds operated by the SBI Group

\*4 Figures for investee companies who have held an initial public offering or have undergone a stock swap or M&A with a listed company

\*5 Breakdown of assets under management, including private equity investments, which is tantamount to "The balance of operational investment securities" in the consolidated financial statements

\*6 Results for specialized investment funds under management are not included

\*7 Figures are based upon redemption results (cumulative total) of investment partnerships managed by SBI Investment

\*8 For funds that SBI Asset Management provides investment instructions, 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 for numbers until FY2018

## Biotechnology, Healthcare & Medical Informatics Business Performance and Pipeline

Full-year Profit before Income Tax Expense of the major Biotechnology, Healthcare & Medical Informatics Business Companies (based on IFRSs)\*

	Unit	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
SBI Biotech	¥ million	(297)	737	(432)	(166)	16	(278)
Quark Pharmaceuticals	¥ million	(2,572)	(8,270)	(7,902)	(8,193)	(7,668)	(4,234)
SBI Pharmaceuticals	¥ million	(1,425)	91	42	(1,395)	(1,272)	(1,726)
SBI ALApromo	¥ million	(587)	(233)	40	263	193	348
photonamic	¥ million	38	(41)	55	412	173	71

\* Excluding impairment losses from drug pipeline, etc.

### List of SBI Biotech's Drug Discovery Pipeline

Pipeline	Main diseases effective against	Licensed to
ILT7 (HZN-7734)	Cutaneous lupus erythematosus (CLE), and Systemic lupus erythematosus (SLE), Acute lung injury caused by COVID-19	Viela Bio* <sup>1</sup>
SBI-9674	Various autoimmune diseases including SLE	Kyowa Kirin Co., Ltd.* <sup>2</sup>
SBI-3150	Various diseases caused by pDC / activated B cells	ASAHI KASEI PHARMA CORPORATION* <sup>3</sup>
Cdc7 (AS-0141)	Solid carcinoma	Carna Biosciences, Inc.* <sup>4</sup>

\*<sup>1</sup> Licensed to MedImmune, LLC of the AstraZeneca Group in 2008. License transferred to Viela Bio, a spin-out from MedImmune, LLC in February 2018

\*<sup>2</sup> Licensed to Kyowa Hakko Kirin Co., Ltd. (currently Kyowa Kirin Co., Ltd.) in the winter of 2016

\*<sup>3</sup> Licensed to ASAHI KASEI PHARMA CORPORATION in March 2020

\*<sup>4</sup> Transferred the Company's intellectual property rights to Carna Biosciences, Inc. in 2014

### 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. Sold by Nippon Kayaku Co., Ltd. from June 2021)
- 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
Therapeutic agent	Mitochondrial diseases* (by SBI Pharmaceuticals)	Phase III completed (April 2021)		
	Cardiac ischemia-reperfusion injury* (by SBI Pharmaceuticals)	Phase II is underway		Plans to apply for pharmaceutical approval in FY2023
Interstitial photodynamic therapy (iPDT)	Malignant glioma (second primary)* (by photonamic)	Phase II is underway		
	Malignant glioma (primary) (by photonamic)	Phase II is underway		<ul style="list-style-type: none"> <li>• Obtained orphan drug designation from FDA</li> <li>• Conducting in the U.S., Germany, and Austria</li> </ul>
Photodynamic diagnostic agent (PDD)	Breast tumor (by SBI ALApharma Canada)	Phase III is underway		
	Meningioma Expansion of Indication for Intraoperative Diagnostics for Malignant Glioma (by NXDC)	Phase III is underway		

\* Investigator-led trial

### Number of Patents Obtained by SBI Pharmaceuticals in Japan and Overseas (As of March 31, 2021)

	Japan	Overseas
Registered patents	51	273

Products submitted by SBI ALApromo under the system of "Foods with Functional Claims" and approved by the Consumer Affairs Agency (Launch date in parentheses)

- ALA PLUS Tou (Sugar) Down (December 2015)
- SBI Ginkgo Leaves (December 2017)
- ALA PLUS Tou (Sugar) Down Rich (November 2018)
- ALA PLUS Fukai Nemuri (Deep Sleep) (March 2019)
- ALA PLUS Karada Active (October 2019)
- Hatsugagenmai no Sokojikara (April 2021)
- ALA PLUS Mental Care (July 2021)
- ALA PLUS Tou (Sugar) Down ALACIA (scheduled for release in fall 2021)
- ALA PLUS Gold Hirou-kan Keigen (scheduled for release in spring 2022)

\*As of June 30, 2021