

Overview of the SBI Group

SELF-EVOLUTION

We will expand into new business areas by going beyond finance with finance as its core

The SBI Group has achieved rapid growth in three core business segments: the Financial Services Business, which includes online securities, banking, and insurance; the Asset Management Business, which centers on investment in startup companies; and the Biotechnology, Healthcare & Medical Informatics Business, which encompasses the manufacturing and sales of pharmaceuticals, health foods, and cosmetics, as well as the medical informatics business.

However, in FY2022, the SBI Group changed its business segments in management accounting to a structure consisting of five business segments. This change was made because of challenges with the previous structure, including the impact of changes in market conditions, such as the stock market, on specific businesses within each segment, as well as uncertainty about the future of segment boundaries amid the anticipated expansion of non-financial business, including those relating to Web 3.0. Under the new structure, we will be able to make more flexible management decisions based on a clearer identification of which segments are more or less susceptible to changes in the market environment. In addition, by clearly positioning the Financial Services Business as a source of stable cash flows, we will enhance our ability to forecast our policies regarding dividends and other shareholder returns. We also believe that the new structure will provide greater clarity in relation to the SBI Group's advanced initiatives, including the development of Web 3.0 businesses and expansion into new overseas markets.

Going forward, we will work under the new five-segment structure to improve our products and services as well as create new businesses that utilize advanced technologies, leading to the realization of our strategy of going beyond finance with finance as its core.

Asset Management Business

Provides asset management-related services

This segment contains Group companies providing asset management-related services, including Morningstar Japan and the SBI Asset Management Group.

Asset Management Business

Crypto-asset Business

Crypto-asset market making and provision of exchange and trading services relating to digital assets

This segment consists of Group companies engaged in business activities relating to digital assets which is seen as a growth area, and decided to create an individual business segment to clarify its profitability.

Crypto-asset Business



The Five New Business Segments

Financial Services Business

Financial Services Business

Securities, banking, and insurance businesses

This business segment is comprised of Group companies active in the fields of securities, banking, and insurance. In addition, overseas financial businesses such as SBI SAVINGS BANK, that previously belonged to other segments, have been added to this segment.

Investment Business

Investment Business

Fund management in multiple areas, including venture capital, leveraged buyout, and business succession

This segment consists of Group companies, such as SBI Investment, that are engaged in private equity investment, including venture capital investment and the management of various types of funds.

Non-financial Business

Non-financial Business

Business activities relating to the Biotechnology, Healthcare & Medical Informatics Business, Web 3.0, and new overseas markets such as Africa, etc.

This segment is made up of Group companies involved in the Biotechnology, Healthcare & Medical Informatics Business, Web 3.0 initiatives, and expansion into new overseas markets in Africa and other regions. When companies engaged in advanced initiatives join the SBI Group in the future, we anticipate that these companies will be placed in this business segment.