

SBI Group's Value Creation

VALUE CREATION

We will continue to create social and economic value through business activities utilizing our strengths

The SBI Group, along with its Five Corporate Missions, places thorough pursuit of the “Customer-centric Principle” and the idea that public benefit leads to private benefit as the core of all its business activities.

It is our firm belief that the pursuit of value that benefits people and society through the strengths of the SBI Group, which have been cultivated since its founding, and the business activities based on these strengths lead to the private benefit of increasing our Company's economic value.

STRENGTH

Customer Base

- The Group as a whole has a customer base of over **42 million** people
- The SBI Group's number of securities accounts and share of individual stock trading value Ranked **No.1** within securities industry including major face-to-face securities companies
- **97.5%** of IPO underwriting shares involving SBI SECURITIES **No.1** in the industry since FY2012
- SBI SECURITIES, SBI Sumishin Net Bank, and SBI Insurance becoming **No.1** in customer satisfaction in their respective domains
- SBI Investment
Total invested: **¥515.3 billion**
Total investment commitment: **¥688.7 billion**
- **206** investors companies participating in SBI 4+5 Fund, one of the largest venture capital funds in Japan with fund size of ¥100 billion

Note: As of January 6, 2022; based on research by SBI

■ P22-23 SBI Group's Customer Values

ECONOMIC VALUES

FY2021 Results

- | | |
|---|-----------------------|
| • Consolidated profit before income tax expense | ¥412.7 billion |
| • ROE | 49.4% |
| • Assets under management of the Group | ¥6.1 trillion |

Target Values for Medium-term Vision (3 to 5 Years from April 2021)

- | | |
|---|--|
| • Consolidated profit before income tax expense | Over ¥300 billion |
| • ROE | Consistently maintaining at 10% or more |
| • Assets under management of the Group | Over ¥10 trillion |

FIVE CORPORATE MISSIONS

→ P.12-13 The Purpose of the SBI Group

Alliances Within and Outside the Group

Building win-win relationships through alliances with various companies

- Collaborating regional financial institutions: **Over 100**
- Of **1,067** fund portfolio companies invested in by SBI Investment, **113 companies** have had IPOs underwritten by SBI SECURITIES

Intellectual Capital

Actively incubate and utilize innovative technology

- Investing in startup companies to support incubation of companies having innovative technology and expertise
- Utilizing innovative technologies to provide new financial services and diffuse technology across industries outside the Group

Financial Capital

A financial foundation with sound underlying finances in compliance with laws and regulations

- Long-term Issuer Rating (R&I): **A-** (Stable)
- Consolidated total net assets: **¥17,838.2 billion**

Human Capital

Diverse employees supporting continuous growth

- Consolidated number of employees in the Group: **17,496**
- Number of employees who have earned an MBA from the SBI Graduate School through the company dispatch program: **143**

→ P.38-39 Diversity and Inclusion

Note: Figure as of March 31, 2022

BUSINESS ACTIVITIES

Developing Businesses in the Five Segments

Overview of the SBI Group

→ P.14-15

Implementing the Strategies which Capture the Trends of the Time

CEO Message

→ P.02-09

Special Features 1 and 2

→ P.24-28

Promoting Sustainability Management

SBI Group's Priority Issues

→ P.18-19

SOCIAL VALUES

Examples of Major Contributions to Social Value

- Providing financial services utilizing innovative technologies
→ Further Improvement of customer benefits
- Promoting a regional revitalization strategy in collaboration with regional financial institutions
→ Contributing to the revitalization of regional economies and the overall Japanese economy
- Proactively investing and cultivating new business based on the three processes of "investment," "adoption" and "diffusion," which is the SBI Group's basic strategy for startup investment
→ Creating and cultivating the core industries of the 21st century
- Focusing on 5-ALA applications and the medical informatics business to facilitate better health
→ Contributing to enhanced medical care and facilitating people's health
- Developing employees' capabilities while advancing diversity and inclusion
→ Building an environment where a diversity of employees can maximize their potential



→ P.18-19 SBI Group's Priority Issues