

SBI Group's Priority Issues

SUSTAINABILITY

Striving for Continued, Sustainable Growth Along with Society

Basic Sustainability Principles

The SBI Group formulated the Basic Sustainability Principles in December 2021 toward the realization of a sustainable society while achieving sustainable growth of the Group.

Since its founding, the goal of the SBI Group has been to contribute to the maintenance and improvement of society based on the Group's unwavering idea that a company is a part of society and is only able to continue existing because it belongs to society.

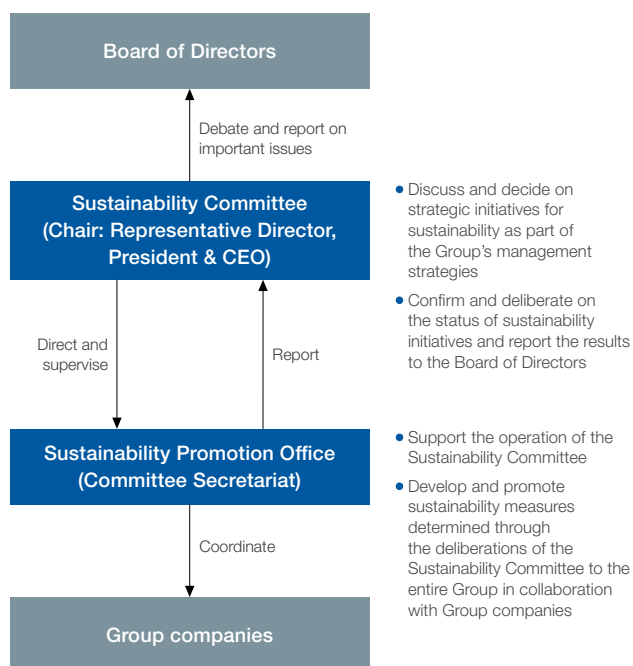
We believe that staying on top of trends and creating innovative businesses to benefit people and the world are the keystones to fulfilling of our responsibilities to society and sustainable growth. We believe that as each person has their own virtues, companies have corporate virtues. A corporation fulfilling its corporate responsibilities to society should enhance its corporate virtue and establish it as a strong and respected company that is trusted by the broad range of stakeholders surrounding the company.

These principles and ideas are embodied in the SBI Group's management philosophy. The executives and employees of the Group ensure that this philosophy is reflected in their business activities, so the Group remains a corporate group that is always needed by society.

The SBI Group puts legitimate action into practice in light of social justice and continually asks itself whether or not the Group, as a "Strategic Business Innovator," should satisfy in preserving the status quo. By doing so, the SBI Group will contribute to the resolution of social issues through its many different business activities and pursue the establishment of a sustainable society and the continued increase of its value to society.

Framework for Promoting Sustainability





Since its founding, the goal of the SBI Group has been to contribute to the maintenance and improvement of society. Given the increasing importance of achieving both the realization of a sustainable society through the resolution of social issues and the sustainable enhancement of corporate value, SBI Holdings recently established the Sustainability Committee in November 2021.



SBI Group's Materiality (Priority Issues)

The SBI Group has organized its business opportunities and risks on the basis of two-axis; the social and environmental issues that should be resolved, and the increase of the SBI Group's corporate value, in line with GRI Standards, the Sustainable Development Goals (SDGs) and other international frameworks and guidelines. By doing so, the Group extracted issues that it should address through its business operations, to achieve sustainable growth through coexistence with society.

Furthermore, we have identified issues that should be prioritized in light of such standpoints as, "What contributions are possible for the resolution of the issues?" and "Can the efforts to resolve the issues be aligned with the SBI Group's medium- and long-term strategies?"; and as a result, we have formulated the SBI Group's Materiality. This materiality will be continuously reviewed in consideration of changes and the renewal of the Group's medium- and long-term management strategies, changes in social conditions and other trends.

SBI Group's Materiality (Priority Issues)	Specific Initiatives	Related Social Issues
Create Added Value Reflecting the New Tide of Society and Customers' Needs <p>The SBI Group has achieved growth by staying true to and tirelessly practicing the management philosophy which it has upheld since its founding. We have adhered to the "Customer-centric Principle" throughout the business operations of the Group. Moreover, our corporate ecosystem has enabled us to achieve significant potential for growth through its multiplying effects and mutual evolution, something no single company can simply achieve. By pursuing these initiatives, we will continue to create innovative financial solutions to contribute to the entire society.</p>	<ul style="list-style-type: none"> • Provide opportunities for asset formation in line with each individual's lifestyle • Present financial services that enhance customers' convenience • Develop a business ecosystem based on digital assets <p>→ P.22, 24</p>	
Develop New Industries and Contribute to Technological Innovation <p>Based on the idea that technology brings new trends to society, we promote sustainable expansion of businesses and social reforms such as the acceleration of digital transformation (DX) through proactive investments in startups and so forth with innovative technologies, introduction of these technologies within the companies of the SBI Group and then the spread of these technologies across our alliance partners and other stakeholders.</p>	<ul style="list-style-type: none"> • Create and incubate the 21st century's core industries • Provide innovative financial services • Spread technologies in a cross-industry manner 	
Resolve Social Issues and Revitalize the Economy in Cooperation with Stakeholders <p>Irrespective of differences between industries and types of business, the SBI Group works with all stakeholders and combines its management resources and expertise. In this way, we will pursue the creation of new business opportunities and contribute to mutual sustainable growth and eventually the revitalization of the Japanese economy as a whole.</p>	<ul style="list-style-type: none"> • Promote businesses to support regional revitalization • Expand and deepen alliances with partner companies • Encourage innovation through the co-creation of value <p>→ P.2, 28</p>	
Achieve a Sustainable Society that Is Abundant and Healthy <p>In consideration of the roles that a company is expected to assume in a global society, the SBI Group contributes to the maintenance and improvement of a sustainable society by addressing the risks and opportunities presented by climate change and working to improve people's health and quality of life.</p>	<ul style="list-style-type: none"> • Promote investments and loans to solve environmental issues • Provide insurance services to lessen damage from natural disasters • Research and develop pharmaceutical products and foods with functional claims using 5-ALA and other substances that are designed to promote health • Contribute to the sophistication of healthcare through digitalization of healthcare data and use of big data 	
Develop an Organizational Climate to Respect and Embrace Diverse Values <p>The SBI Group believes that human resources are the source of creativity and the main agent of its differentiation which is the source of its competitiveness. We will build an environment which encourages diverse human resources to maximize their potential so that the Group can continuously create innovation and think outside the box.</p>	<ul style="list-style-type: none"> • Promote diversity and inclusion • Continue to enhance the value of human resources through the development of potential of employees • Enable flexible work styles that respect individualities and differences among individuals <p>→ P.38</p>	
Strengthen and Improve Corporate Structure for Achieving Sustained Growth <p>The SBI Group is strongly aware of the social nature of business while it builds a foundation for management that enables prompt and flexible responses to rapid changes in the business environment. We will strengthen and improve our corporate governance to sustainably increase the Group's corporate value in an effort to deepen our trust-based relationships with all of our stakeholders and to facilitate mutual growth.</p>	<ul style="list-style-type: none"> • Establish a decision-making process in which transparency and independence are secured • Formulate management strategies on the assumption of business opportunities and risks and perform risk management • Develop and effectively use internal control systems <p>→ P.40</p>	