

Big Picture View of the SBI Group

A business portfolio enabling continued growth under an increasingly uncertain business environment

The SBI Group has achieved growth centered on the Financial Services Business, including securities, banking, and insurance as well as the venture capital business. At the same time, the SBI Group has advocated “going beyond finance with finance as its core” and holds a portfolio of diverse businesses. In FY2022, we restructured our business divisions and created a structure of five business segments.

In addition to the Financial Services Business and the Asset Management Business, which generate profits in a relatively stable manner, there are the Investment Business and the Crypto-asset Business – business divisions with volatile financial results that are highly dependent on the market environment; and finally, there is the Non-financial Business segment to include cutting-edge business lines with prospects for rapid growth. In this way, by ensuring diversity within the Group’s businesses, we are putting in place a system that fosters more dynamic decision-making under uncertain business environments.

Ensuring diversity within our businesses means more dynamic decision-making

Business divisions that generate relatively stable profits

- ▶ Financial Services Business
- ▶ Asset Management Business

Business divisions with volatile financial results that are highly dependent on the market environment

- ▶ Investment Business
- ▶ Crypto-asset Business

A business division with cutting-edge with prospects for rapid growth

- ▶ Non-financial Business

Advantages of the five-business segment structure

- Easy to forecast dividends and other shareholder return policies due to segments clearly laid out that generate stable cash flows
- A clear understanding of which segments are easily affected by the market environment and those that are not, enables more dynamic decision-making
- Clear explanation of the status of the Group’s forward-looking efforts, including those for new markets such as Web3 and those overseas

Asset Management Business

Provides asset management-related services

This segment contains Group companies providing asset management-related services, including SBI Asset Management and Wealth Advisor.

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. Overseas financial services businesses such as SBI SAVINGS BANK are also included to this segment.

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, which are engaged in private equity investment, including venture capital investment and the management of several types of funds.



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 crypto-assets, which is seen as a growth area.

Non-financial Business

Business activities relating to the Biotechnology, Healthcare & Medical Informatics Business, Web3, and new overseas markets such as Africa, etc.

This segment is made up of Group companies involved in the Biotechnology, Healthcare & Medical Informatics Business, Web3 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 these companies to be placed in this business segment.