

## Fact Sheet

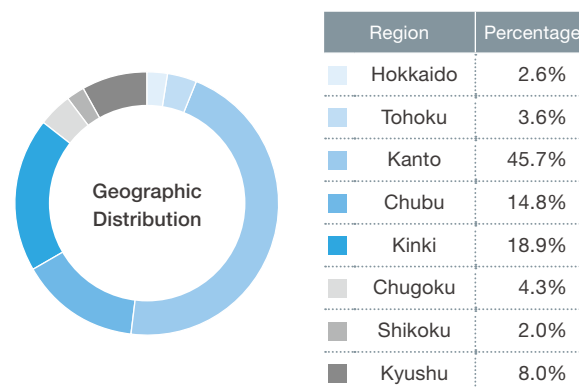
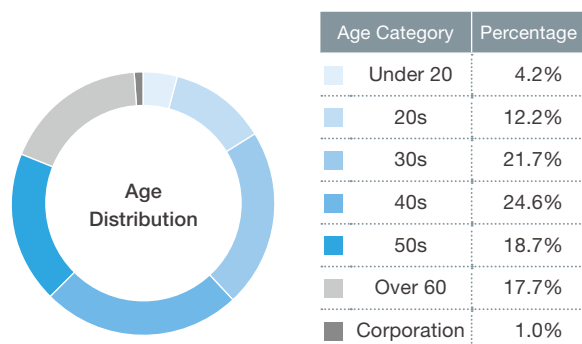
## Full-year Profit before Income Tax Expense of the Major Businesses of the Financial Services Business (Based on IFRS)

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
SBI SECURITIES (non-consolidated)	¥ million	46,169	45,597	31,604	47,394	51,186	49,351
FX business* <sup>1</sup>	¥ million	5,188	9,334	8,138	10,684	14,327	15,891
SBI MONEYPLAZA	¥ million	2,768	1,956	995	3,762	3,305	992
SBI Shinsei Bank [Net income based on JGAAP]	¥ million	—	—	—	—	212,780 [20,385]	54,682 [42,771]
SBI Sumishin Net Bank [Net income based on JGAAP]	¥ million	3,770 [10,447]	7,249 [11,975]	5,845 [12,570]	7,240 [13,928]	5,040 [17,113]	4,859 [19,932]
SBI SAVINGS BANK* <sup>2</sup>	¥ million	14,018	17,473	18,230	28,364	34,178	23,946
Insurance business* <sup>3</sup>	¥ million	2,263	1,480	(1,291)	5,771	5,519	(748)

## Securities (SBI SECURITIES, SBI Liquidity Market, SBI MONEYPLAZA)

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Accounts* <sup>4</sup>	Thousands	4,261	4,631	5,428	6,813	8,453	10,038
Net increase in accounts	Thousands	422	369	797	1,385	1,640	1,585
Accumulated number of accounts via SBI Sumishin Net Bank	Thousands	538	600	668	732	798	870
NISA accounts* <sup>5</sup>	Thousands	1,197	1,404	1,656	2,135	2,816	3,475
Customer deposit assets* <sup>4</sup>	¥ trillion	12.9	13.0	12.9	19.7	23.2	26.9
Share of individual stock holdings by value* <sup>6</sup>	%	11.7	12.7	13.9	15.5	17.9	20.5
Commission rate	Basis point	3.0	2.9	3.2	2.9	2.4	2.1
Share of individual stock brokerage trading value* <sup>7, 8</sup>	%	35.1	36.2	36.4	42.8	44.1	46.0
Share of individual stock brokerage margin trading value* <sup>7, 8</sup>	%	36.4	37.1	37.1	45.0	45.6	47.2
Open interest credit balance	¥ billion	1,001	838	647	1,149	1,115	1,402
Investment trust balance	¥ billion	1,675	1,874	2,101	3,657	5,571	6,944
Investment trust fees	¥ million	5,181	5,200	4,935	5,256	7,466	8,175
Number of IPO underwriters* <sup>9</sup>	Companies	75	90	86	80	117	92
Number of lead managed underwriters	Companies	6	11	9	15	20	15
Capital adequacy ratio	%	372.7	349.9	338.2	231.9	264.4	302.0
FX accounts (SBI Group* <sup>10</sup> )	Thousands	1,066	1,196	1,334	1,527	1,726	1,953
SBI MONEYPLAZA's customer deposit assets	¥ million	1,105,023	937,327	756,356	1,332,959	1,173,014	1,286,771

## SBI SECURITIES' Customer Attribution (As of March 31, 2023)



## Banking (SBI Shinsei Bank)

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Retail accounts	Thousands	—	—	—	—	3,050	3,161
Net increase in accounts	Thousands	—	—	—	—	—	111
Deposits* <sup>11</sup>	¥ billion	—	—	—	—	6,398.0	9,982.2
Balance of consumer loans	¥ billion	—	—	—	—	414.0	411.5
Loan-deposit rate (term-end balance)	%	—	—	—	—	81.9	69.0
Core capital adequacy ratio	%	—	—	—	—	11.72	10.24

## Banking (SBI Sumishin Net Bank)

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Accounts	million	3.21	3.54	3.93	4.51	5.35	6.14
Accounts in the digital banking business	million	3.21	3.54	3.93	4.49	5.08	5.32
Accounts in the BaaS business	million	—	—	—	0.02	0.27	0.81
Deposits* <sup>12</sup>	¥ billion	4,426.0	4,857.1	5,392.3	6,293.8	7,115.8	7,977.7
Mortgage Loans Originated* <sup>13</sup>	¥ billion	696.4	819.3	850.4	856.5	1,239.2	1,485.2
Number of BaaS Corporate Partners	Companies	—	—	—	2	5	10

## Banking (SBI SAVINGS BANK) (As of the end of March for each Fiscal Year)

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Balance of performing loans	KRW billion	5,029.6	6,123.4	7,596.6	9,531.1	12,191.5	13,373.5
of which, balance of retail performing loans	KRW billion	3,159.6	4,106.5	5,412.0	7,042.1	9,201.7	9,822.1
Delinquency ratio	%	5.3	3.9	2.3	1.6	1.38	3.36
of which, delinquency ratio of retail performing loans	%	4.2	3.8	2.7	1.8	1.7	4.4

## Insurance (SBI Group's Insurance Companies)

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Number of contracts (SBI Insurance)	Thousands	985	1,052	1,091	1,137	1,172	1,199
Number of contracts (SBI Life Insurance)* <sup>14</sup>	Thousands	121	141	189	248	316	397
Number of contracts in effect (total of five small-amount, short-term insurance companies)* <sup>15, 16</sup>	Thousands	625	675	801	942	976	999
Combined ratio (SBI Insurance)	%	91.9	98.4	103.2	86.6	88.7	89.9
Direct loss ratio	%	80.7	84.1	85.5	68.3	68.7	70.8
Direct operating expenses ratio	%	11.2	14.3	17.7	18.3	20.0	19.1
Total actuarial reserves (SBI Insurance)	¥ million	14,456	15,338	15,255	18,262	17,702	18,098
Solvency margin ratio (SBI Life Insurance)	%	1,172.2	1,045.4	957.6	898.1	821.3	915.7
Total Assets (SBI Life Insurance)	¥ million	125,348	120,011	119,095	124,035	123,640	119,369
Balance of legal reserve (SBI Life Insurance)	¥ million	98,049	90,915	86,202	90,918	90,724	90,283

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

\*2 Fiscal years start in April and end March of the following calendar year

\*3 Simple total of profit before income tax expense at the SBI Insurance Group and the insurance companies under its auspices

\*4 The sum of the accounts for SBI NEOMOBILE SECURITIES since FY2019, SBI Neotrade Securities since FY2020, and FOLIO since FY2021

\*5 Calculated as the number of accounts since FY2022 less the number of accounts deemed discontinued since FY2022

\*6 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

\*7 The figures from FY2020 are the sum of the accounts for SBI SECURITIES and SBI Neotrade Securities

\*8 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 TSE and NSE, including that of ETF and REIT trading value, respectively

\*9 Totals apply to the issues underwritten in Japan and do not include additional secondary offerings or overseas issues

\*10 The total number of accounts at SBI FXTRADE, SBI SECURITIES, SBI NEOMOBILE SECURITIES, and SBI Sumishin Net Bank

\*11 Total value of retail deposits and corporate deposits

\*12 Figures of SBI Sumishin Net Bank (non-consolidated)

\*13 Cumulative total of housing loans sold by SBI Sumishin Net Bank ("MR. Housing Loan," "Affiliate Housing Loan"), housing loans sold by partner companies as an agent for SBI Sumishin Net Bank ("MR. Housing Loan REAL"), housing loans originated through "Flat 35" and housing loans sold by SBI Sumishin Net Bank as an agent for Sumitomo Mitsui Trust Bank

\*14 Includes the number of people using Group Credit Life Insurance

\*15 The total number of contracts held by five companies: SBI IKIKI SSI, SBI Nihon SSI, SBI Resta SSI, SBI PRISM SSI and SBI JOGUCHI SAFETY SSI

\*16 The figures include the number of contracts held by SBI PRISM SSI since FY2019, SBI JOGUCHI SAFETY SSI since FY2020

## Fact Sheet

## Breakdown of Assets Under Management in Investment Trusts, etc.\*1

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Investment trusts	¥ billion	490.0	969.4	1,427.4	3,354.4	4,893.7	6,637.3
Investment advisors	¥ billion	138.0	333.4	297.1	470.1	534.7	558.1
Investment corporations	¥ billion	—	—	—	—	—	—
Total	¥ billion	628.0	1,302.8	1,724.5	3,824.5	5,428.4	7,195.4

## Profit/loss from the Change in Fair Value, and Profit/Loss on Sales of Investment Securities in the Investment Business

	Unit	FY2017	FY2018	FY2019*2	FY2020	FY2021	FY2022
Profit/loss from the change in fair value, and profit/loss on sales of investment securities	¥ million	44,409	33,699	20,305	66,342	131,285	(14,358)

## Investment and Exit Figures for Private Equity Investments of the Investment Business

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Investment balance*3	¥ million	254,671	355,683	459,574	614,462	712,920	682,448
Investment amount*4	¥ million	56,540	108,125	140,465	107,056	117,791	98,931
Number of investments made	Companies	193	230	206	195	257	254
Number of companies exited*5	Companies	13	20	24	22	22	22

## Breakdown of Assets Under Management, Including Private Equity Investment\*6 (As of March 31, 2023)

Breakdown by Industry	Amount (¥ million)	Companies
Internet/AI/IoT	170,608	153
Fintech services	109,200	49
Digital assets/Blockchain	101,917	30
Finance	29,834	55
Biotechnology/Health/Medical	42,301	58
Environmental/Energy	10,062	8
Machine/Automobile	14,682	17
Services	39,509	53
Retail/Food	1,405	9
Materials/Chemicals	10,289	5
Construction/Real estate	1,149	6
Others	4,223	8
Equity interests in external and non-consolidated funds	46,186	79
Total	581,364	530

Breakdown by Region	Amount (¥ million)	Companies
Japan	244,145	374
China	9,391	21
Korea	6,481	6
Southeast Asia	48,296	25
India	8,339	8
United States	124,049	28
Europe	65,498	28
Others	75,166	40
Total	581,364	530

Investment from Non-consolidated Group Management Funds	Amount (¥ million)	Companies
Corporate venture capital (CVC)	24,648	113
Others (overseas JV funds, etc.)	76,436	177
Total	101,083	290

**Top Three Investment Items in Private Equity and Others\*\*  
(As of March 31, 2023)**

	Amount (¥ million)	Companies
Internet/AI/IoT	27,207	55
Services	17,569	26
Equity interests in external/non-consolidated funds	9,371	55

**Breakdown of Investments and Exit Figures\*5 (As of March 31, 2023; Unit: Companies)**

Cumulative Number of Investee Companies	Domestic	Overseas	Cumulative Exit	Domestic		Overseas	
				IPO	M&A	IPO	M&A
2,034	1,195	839	338	154	22	118	44

**SBI Investment's Deal Sourcing Results\*7**

Business Results	Unit	Sourcing	Due Diligence	Investment
FY2020	Companies	1,428	67	43
FY2021	Companies	1,588	66	58
FY2022	Companies	2,143	121	55

**SBI Investment's Management Results\*7, 8**

Commitment Amount (¥ billion)	Cumulative Distribution (¥ billion)	Investment Return Ratio (times)	Internal Rate of Return (%)
285.9	392.7	1.37	6.3

\*1 For funds that SBI Asset Management provides investment instructions, if Wealth Advisor provides investment advisory services, assets are recorded in both "investment trusts" and "investment advisory," respectively, thus there may be some overlapping amounts for numbers through FY2018

\*2 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

\*3 For investment balance amounts through 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

\*4 Total investment amount through direct investments by the SBI Group and consolidated investment funds operated by the SBI Group

\*5 Figures for investee companies that have held an initial public offering or have undergone a stock swap or M&A with a listed company

\*6 Breakdown of assets under management, including private equity investments, which is tantamount to "The balance of operational investment securities" in the consolidated financial statements

\*7 Results for specialized investment funds under management are not included

\*8 Figures are based upon redemption results (cumulative total) of investment partnerships managed by SBI Investment

## Fact Sheet

## Full-year Profit before Income Tax Expense of the Major Biotechnology, Healthcare &amp; Medical Informatics Business Companies (Based on IFRS)\*

	Unit	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
SBI Biotech	¥ million	(432)	(166)	16	(278)	366	(205)
SBI Pharmaceuticals	¥ million	42	(1,395)	(1,272)	(1,726)	(1,125)	(1,245)
SBI ALApromo	¥ million	40	263	193	348	298	195
photonamic	¥ million	55	412	173	71	328	194

Note: 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)	Systemic lupus erythematosus, Cutaneous lupus erythematosus, Alopecia Areata (AA), Discoid lupus erythematosus (DLE), Lupus nephritis (LN), Dermatomyositis (DM)	Vielia Bio* <sup>1</sup>
SBI-9674 (KK4277)	Autoimmune diseases	Kyowa Kirin* <sup>2</sup>
SBI-3150	Autoimmune diseases (Various diseases caused by pDC/activated B cells)	ASAHI KASEI PHARMA* <sup>3</sup>
Cdc7(AS-0141)	Solid cancers	Carna Biosciences* <sup>4</sup>

- \*<sup>1</sup> Licensed to MedImmune, LLC of the AstraZeneca Group in 2008. License transferred to Vielia 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 (6 Cases in total)

- "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)
- Commercialization rights to "ALAGLIO® Divided Granules 1.5g" in China, Taiwan, and Hong Kong (Licensed to BioPro Pharmaceutical, August 2019)
- Commercialization rights to "ALAGLIO® Divided Granules 1.5g" in South Korea (Licensed to Verto, May 2020)

Fields	Pipeline Projects	Current Status		
		Phase I	Phase II	Phase III
Photodynamic diagnostic agent (PDD)	Bladder cancer Usage change of intraoperative diagnostic agent (Extension of dosing time) (by SBI Pharmaceuticals)	Phase III underway		Conducted domestically
	Breast tumor Intraoperative diagnostic agent (by SBI ALApharma Canada)	Phase III underway		Conducted in the U.S. and Canada
	Meningioma Expansion of Indication for Intraoperative Diagnostics for Malignant Glioma (by NXDC)	Phase III underway		<ul style="list-style-type: none"> <li>• Obtained orphan drug designation from the FDA</li> <li>• Conducting in the U.S., Germany, and Austria</li> </ul>
Interstitial photodynamic therapy (IPDT)	Malignant glioma (second primary)* (by photonamic)	Phase II underway		Conducted in University of Münster (Germany) and 4 other institutions
	Malignant glioma (primary) (by photonamic)	Phase II underway		Conducted in LMU Munich (Germany) and 2 other institutions
Therapeutic agent	Cardiac ischemiareperfusion injury* (by SBI Pharmaceuticals)	Phase II underway		Conducted at Oxford University (UK)

\* Investigator-led trial

## Number of Patents Obtained by SBI Pharmaceuticals in Japan and Overseas

	Registered Patents
Japan	57
Overseas	290

Note: As of March 31, 2023

## 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 TOH DOWN (December 2015)
- SBI ICHOHA (December 2017)
- ALA PLUS TOH DOWN RICH (November 2018)
- ALA PLUS FUKAI NEMURI (March 2019)
- ALA PLUS KARADA ACTIVE (October 2019)
- HATSUGAGENMAI NO SOKOJIKARA (April 2021)
- ALA PLUS MENTAL CARE (July 2021)
- ALA PLUS TOH DOWN ALACIA (December 2021)
- ALA PLUS GOLD HIROU-KAN KEIGEN (May 2022)
- ALA PLUS TOH DOWN DRINK (September 2022)

Note: As of June 30, 2023