

# SBI Group's Mission

## “Corporate Mission” and “Fundamental Business Building Concepts” to Realize Mutual Prosperity with Society

“Corporate mission” is another way of describing a company’s management philosophy or values and raison d’être that do not change easily because of top management shifts or market changes. In other words, a corporate mission serves as the foundation, allowing it to establish a clear long-term goal for the Company and provide a sense of purpose for its employees.

Guided by its corporate mission, SBI Group develops businesses based on its “Fundamental Business Building Concepts.” We strive for mutual prosperity with society by contributing through our core business activities.

### The SBI Group's Corporate Mission

#### 01 SOUND ETHICAL VALUES

We shall undertake judgments on actions based not only on whether they conform to the law or profit the company, but also whether they are socially equitable.

#### 02 FINANCIAL INNOVATOR

We will transcend traditional methods and bring financial innovations to the forefront of the financial industry, utilizing opportunities provided by the powerful price-cutting forces of the Internet and developing financial products and services that further enhance benefits for customers.

#### 03 NEW INDUSTRY CREATOR

We strive to become the leader in creating and cultivating the core industries of the 21st century.

#### 04 CONTINUAL SELF-EVOLUTION

We will continue self-evolution to flexibly adapt to changes in the economic environment through “Ingenuity” and “Self-transformation.”

#### 05 FULFILL SOCIAL RESPONSIBILITY

We ensure that each company in the SBI Group recognizes its social responsibilities as a member of society, while fulfilling the demands of its stakeholders, contributing to the betterment of society.



FIVE  
CORPORATE  
MISSIONS

## For the Good of Society and for the Good of People

The sustainability of  
the SBI Group with society

Since our founding, it has been our constant desire to capture current trends to create innovative businesses “for the good of society and for the good of people.” At the same time, a company is a constituent of society and exists only because it belongs to society, and in adherence with this concept, we have sought to contribute to the sustainability and development of society. In line with this policy, we are developing businesses built upon the basic business principles and originating from the SBI Group’s Five Corporate Missions. Moreover, by contributing to the resolution of social issues through our businesses, we strive to ensure the sustainability and growth potential of society and the Group, which we consider to be the foundation of the SBI Group’s sustainability.

Sustainability >>> P.36

## Fundamental Business Building Concepts

### Thorough Pursuit of the “Customer-centric Principle”

Since its founding, the SBI Group has been pursuing a “Customer-centric Principle.” In addition to reducing commissions on brokerage transactions, by providing deposit products with favorable interest rates and realizing the industry’s lowest insurance premiums, we have harnessed the power of innovative technologies to offer products and services at competitive prices. We are also focusing our efforts to enhance our product offerings in order to meet our customers’ needs.

### Formation of a “Business Ecosystem” and Thorough Pursuit of Group Synergies

A business ecosystem is an economic community based on mutual interaction that is supported by an organizational structure. Based upon the two major principles of complex systems “The whole should be geared towards the objective of being greater than the sum of the parts” and “The whole should have new qualities that an individual part cannot achieve,” the SBI Group has established a business ecosystem that realizes its high growth potential from synergy and mutual evolution, which cannot be achieved by a single company alone.

### Thorough Devotion to Innovative Technology

The SBI Group invests in promising domestic and overseas venture companies in the fields such as the fintech sector and artificial intelligence (AI) as well as growth fields such as blockchain and digital assets, quantum computers, and nuclear fusion where revolutionary technologies are being developed and advancing globally. We are promoting growth through the three processes of “Investment” in promising startup companies, the “Adoption” of the new technologies held by investee companies to the Group’s individual financial service businesses, and the “Diffusion” of these technologies across multiple industries.

### Formulate and Implement Strategies that Anticipate the Near Future

The SBI Group is working on its business by establishing “overall strategies” and “individual strategies” to align and mobilize the Group companies to create efficient synergies and strengthen the sense of unity among them. The overall strategy of the SBI Group is a Group-wide effort that is consistent with social issues, national goals, etc., while keeping an eye on the changing times. The overall strategy is being efficiently communicated to each subsidiary, allowing them to develop individual strategies that contribute to a unified goal.

### Public Benefit Leads to Private Benefit

Under the notion of “without society, there would be no businesses; without businesses, there would be no society,” if we engage in business activities that are instrumental for public benefits, i.e., ones “for the good of society and for the good of people,” they would also lead to benefits for the Company.

### Going Beyond Finance with Finance at Its Core

Under the recognition that movements in goods and services are inextricably linked to finance. The SBI Group will continue to promote financial business as a financial professional, and continue to exist as entity that takes on the challenges of resolving various social issues in Japan and overseas by entering into new business fields that create synergies with its financial business.

FUNDAMENTAL  
BUSINESS  
BUILDING  
CONCEPTS