

Fact Sheet

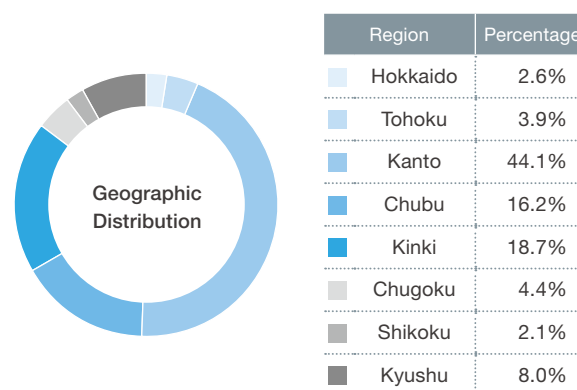
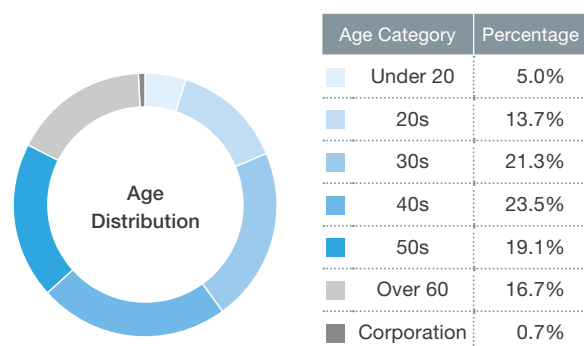
Full-year Profit Before Income Tax Expense of the Major Businesses of the Financial Services Business (Based on IFRS)

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
SBI SECURITIES (non-consolidated)	¥ million	45,597	31,604	47,394	51,186	49,351	56,994
FX business*1	¥ million	9,334	8,138	10,684	14,327	15,891	17,550
SBI MONEYPLAZA	¥ million	1,956	995	3,762	3,305	992	2,349
SBI Shinsei Bank [Net income based on JGAAP]	¥ million	—	—	—	212,780 [20,385]	54,682 [42,771]	57,098 [57,924]
SBI Sumishin Net Bank [Net income based on JGAAP]	¥ million	7,249 [11,975]	5,845 [12,570]	7,240 [13,928]	5,040 [17,113]	4,859 [19,932]	4,462 [24,845]
SBI SAVINGS BANK*2	¥ million	17,473	18,230	28,364	34,178	23,946	12,498
Insurance business*3	¥ million	1,480	(1,291)	5,771	5,519	639	5,989

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

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Accounts*4	Thousands	4,631	5,428	6,813	8,453	10,038	12,452
Net increase in accounts	Thousands	369	797	1,385	1,640	1,585	2,414
Accumulated number of accounts via SBI Sumishin Net Bank	Thousands	600	668	732	798	870	777
NISA accounts*5	Thousands	1,404	1,656	2,135	2,816	3,475	4,767
Customer deposit assets*4	¥ trillion	13.0	12.9	19.7	23.2	26.9	40.4
Share of individual stock holdings by value*6	%	12.7	13.9	15.5	17.9	20.5	22.0
Commission rate	Basis point	2.9	3.2	2.9	2.4	2.1	1.3
Share of individual stock brokerage trading value*7, 8	%	36.2	36.4	42.8	44.1	46.0	49.8
Share of individual stock brokerage margin trading value*7, 8	%	37.1	37.1	45.0	45.6	47.2	52.5
Open interest credit balance	¥ billion	838	647	1,149	1,115	1,402	1,989
Investment trust balance	¥ billion	1,874	2,101	3,657	5,571	6,944	12,327
Investment trust fees	¥ million	5,200	4,935	5,256	7,466	8,175	10,251
Number of IPO underwritings*9	Companies	90	86	80	117	92	90
Number of lead managed underwritings	Companies	11	9	15	20	15	21
Capital adequacy ratio	%	349.9	338.2	231.9	264.4	292.7	254.8
FX accounts (SBI Group*10)	Thousands	1,196	1,334	1,527	1,726	1,953	2,229
SBI MONEYPLAZA's customer deposit assets	¥ million	937,327	756,356	1,332,959	1,173,014	1,286,771	1,702,185

SBI SECURITIES' Customer Attribution (As of March 31, 2024)



Banking (SBI Shinsei Bank)

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Retail accounts	Thousands	—	—	—	3,050	3,161	3,533
Net increase in accounts	Thousands	—	—	—	—	111	372
Deposits* ¹¹	¥ billion	—	—	—	6,398.0	9,982.2	11,544.9
Balance of consumer loans	¥ billion	—	—	—	414.0	411.5	411.8
Loan-deposit rate (term-end balance)	%	—	—	—	81.9	69.0	67.4
Core capital adequacy ratio	%	—	—	—	11.72	10.24	9.92

Banking (SBI Sumishin Net Bank)

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Accounts	million	3.54	3.93	4.51	5.35	6.14	7.26
Accounts in the digital banking business	million	3.54	3.93	4.49	5.08	5.32	5.67
Accounts in the BaaS business	million	—	—	0.02	0.27	0.81	1.58
Deposits* ¹²	¥ billion	4,857.1	5,392.3	6,293.8	7,115.8	7,977.7	9,465.8
Mortgage loans originated* ¹³	¥ billion	819.3	850.4	856.5	1,239.2	1,485.2	1,738.6
Number of BaaS corporate partners	Companies	—	—	2	5	10	20

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

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Balance of performing loans	KRW billion	6,123.4	7,596.6	9,531.1	12,191.5	13,373.5	11,125.6
of which, balance of retail performing loans	KRW billion	4,106.5	5,412.0	7,042.1	9,201.7	9,822.1	8,331.3
Delinquency ratio	%	3.9	2.3	1.6	1.38	3.36	5.6
of which, delinquency ratio of retail performing loans	%	3.8	2.7	1.8	1.7	4.4	2.9

Insurance (SBI Group's Insurance Companies)

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Number of contracts (SBI Insurance)	Thousands	1,052	1,091	1,137	1,172	1,199	1,261
Number of contracts (SBI Life Insurance)* ¹⁴	Thousands	141	189	248	316	397	524
Number of contracts in effect* ^{15, 16}	Thousands	675	801	942	976	999	1,025
Combined ratio (SBI Insurance)	%	98.4	103.2	86.6	88.7	89.9	92.8
Direct loss ratio	%	84.1	85.5	68.3	68.7	70.8	73.4
Direct operating expenses ratio	%	14.3	17.7	18.3	20.0	19.1	19.4
Total actuarial reserves (SBI Insurance)	¥ million	15,338	15,255	18,262	17,702	18,098	19,153
Solvency margin ratio (SBI Life Insurance)	%	1,045.4	957.6	898.1	821.3	915.7	828.8
Total Assets (SBI Life Insurance)	¥ million	120,011	119,095	124,035	123,640	119,369	133,823
Balance of legal reserve (SBI Life Insurance)	¥ million	90,915	86,202	90,918	90,724	90,283	92,005

*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 (which merged with SBI SECURITIES on January 9, 2024) 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. The number of accounts as of the end of December 2023 includes each company's Junior NISA accounts

*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, and SBI Sumishin Net Bank

*11 Total value of retail deposits and corporate deposits

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

*13 The amount of loans executed is the cumulative total of loans from the following sources: housing loans from SBI Sumishin Net Bank (housing loans through an online application channel, housing loans arranged through face-to-face consultation, and affiliate housing loans); housing loans sold by partner companies including the BaaS business acting as an agent for SBI Sumishin Net Bank; Flat 35; housing loans (Internet Exclusive Housing Loans) previously sold by SBI Sumishin Net Bank as an agent for Sumitomo Mitsui Trust Bank, including and loans from Yuryo Loan, Ltd., a subsidiary of SBI Sumishin Net Bank

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

*15 The total number of contracts held by six companies: SBI IKIKI SSI, SBI Nihon SSI, SBI Resta SSI, SBI PRISM SSI, SBI JOGUCHI SAFETY SSI, and SBI Pet SSI (commercial name to be changed from Living SAST Insurance in July 2024)

*16 The figures include the number of contracts held by SBI PRISM SSI since FY2019, SBI JOGUCHI SAFETY SSI since FY2020, and SBI Pet SSI since FY2023

Fact Sheet

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

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Investment trusts	¥ billion	969.4	1,427.4	3,354.4	4,893.7	6,637.3	8,561.5
Investment advisors	¥ billion	333.4	297.1	470.1	534.7	558.1	604.5
Investment corporations	¥ billion	—	—	—	—	—	—
Total	¥ billion	1,302.8	1,724.5	3,824.5	5,428.4	7,195.4	9,166.1

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

	Unit	FY2018	FY2019**2	FY2020	FY2021	FY2022	FY2023
Profit/loss from the change in fair value, and profit/loss on sales of investment securities	¥ million	33,699	20,305	66,342	131,285	(14,358)	(4,930)

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

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Investment balance*3	¥ million	355,683	459,574	614,462	712,920	682,448	801,825
Investment amount*4	¥ million	108,125	140,465	107,056	117,791	98,931	124,280
Number of investments made	Companies	230	206	195	257	254	341
Number of companies exited*5	Companies	20	24	22	22	22	22

Breakdown of Investment Balance, Including Private Equity Investment*6 (As of March 31, 2024)

Breakdown by Industry	Amount (¥ million)	Companies	Breakdown by Region	Amount (¥ million)	Companies
Internet/AI/IoT	180,305	169	Japan	294,996	443
Fintech services	113,289	47	China	7,748	18
Digital assets/Blockchain	122,543	33	Korea	5,281	4
Finance	37,997	66	Southeast Asia	59,507	28
Biotechnology/Health/Medical	39,102	65	India	9,978	7
Environmental/Energy	5,695	8	United States	143,726	30
Machine/Automobile	21,943	21	Europe	75,173	36
Services	86,856	73	Others	77,215	38
Retail/Food	3,791	9	Total	673,625	604
Materials/Chemicals	5,256	6			
Construction/Real estate	1,362	4	Investment from Non-consolidated Group Management Funds	Amount (¥ million)	Companies
Others	6,036	12	Corporate venture capital (CVC)	28,052	160
Equity interests in external and non-consolidated funds	49,449	91	Others (overseas JV funds, etc.)	100,149	404
Total	673,625	604	Total	128,200	564

Top Three Investment Items in Private Equity and Others** (As of March 31, 2024)

	Amount (¥ million)	Companies
Services	53,165	17
Internet/AI/IoT	16,363	33
Fintech services	10,761	10

Breakdown of Investments and Exit Figures*5 (As of March 31, 2024; Unit: Companies)

Cumulative Number of Investee Companies	Domestic	Overseas	Cumulative Exit	Domestic		Overseas	
				IPO	M&A	IPO	M&A
2,522	1,518	1,004	360	166	22	123	49

SBI Investment's Deal Sourcing Results*7

Business Results	Unit	Sourcing	Due Diligence	Investment
FY2021	Companies	1,588	66	58
FY2022	Companies	2,143	121	55
FY2023	Companies	2,624	107	26

SBI Investment's Management Results*7, 8

Commitment Amount (¥ billion)	Cumulative Distribution (¥ billion)	Investment Return Ratio (times)	Internal Rate of Return (%)
787.4	427.6	1.31	5.2

*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 Investment from non-consolidated Group management funds has been added to the breakdown of the operational investment securities category of the consolidated financial statement

*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 IPO 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

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

	Unit	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
SBI Biotech	¥ million	(166)	16	(278)	366	(205)	(271)
SBI Pharmaceuticals	¥ million	(1,395)	(1,272)	(1,726)	(1,125)	(1,245)	(2,919)
SBI ALApromo	¥ million	263	193	348	298	195	55
photonamic	¥ million	412	173	71	328	194	408

Note: Excluding impairment losses from drug pipeline, etc.

List of SBI Biotech’s Drug Discovery Pipeline

Pipeline	Main Diseases Effective Against	Licensed to
ILT7 (Daxdilimab/HZN-7734)	Discoid lupus erythematosus (DLE), Dermatomyositis (DM)	Viela Bio*1
SBI-9674 (KK4277)	Systemic lupus erythematosus (SLE), Cutaneous lupus erythematosus (CLE)	Kyowa Kirin*2
SBI-3150 (AK1910)	Autoimmune diseases	ASAHI KASEI PHARMA*3
Cdc7 (monzosertib/AS-0141)	Solid cancers, blood cancers	Carna Biosciences*4

- *1 Licensed to MedImmune, LLC of the AstraZeneca Group in 2008. License transferred to Viela Bio, a spin-out from MedImmune, LLC in February 2018
- *2 Licensed to Kyowa Hakko Kirin Co., Ltd. (currently Kyowa Kirin Co., Ltd.) in the winter of 2016
- *3 Licensed to ASAHI KASEI PHARMA CORPORATION in 2020
- *4 Transferred the Company's intellectual property rights to Carna Biosciences, Inc. in 2014

SBI Pharmaceuticals’ Major Drug Discovery Pipeline Progress

Launch and Out-licensing (3 Cases in Total)

- “ALAGLIO® Divided Granules 1.5g,” a 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)
- 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)

Number of Patents Obtained by SBI Pharmaceuticals in Japan and Overseas

	Registered Patents
Japan	49
Overseas	276

Note: As of March 31, 2024

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)	Approval application		Conducted domestically
	Breast tumor Intraoperative diagnostic agent (by SBI ALApharma Group)	Phase III underway		Conducted in the U.S. and Canada
	Meningioma Expansion of Indication for Intraoperative Diagnostics for Malignant Glioma (by SBI ALApharma Group)	Phase III underway		● Obtained orphan drug designation from the FDA ● Conducting in the U.S., Germany, and Austria
	Colorectal cancers Urine test screening (by SBI ALApharma Group)	Phase I underway	Currently being conducted in Germany	
Interstitial photodynamic therapy (iPDT)	Malignant glioma Interstitial photodynamic therapy (recurrent)* (by SBI ALApharma Group)	Phase II underway		Conducted in University of Münster (Germany) and 4 other institutions
	Malignant glioma Interstitial photodynamic therapy (primary) (by SBI ALApharma Group)	Phase I/II trials now underway		Conducted in LMU Munich (Germany) and 2 other institutions
Radiodynamic therapy (RDT)	Malignant glioma Enhanced radiation therapy (recurrent)*	Phase II underway		Currently being conducted in collaboration with the University of Münster (Germany)
Therapeutic agent	Cardiac ischemiareperfusion injury* (by SBI ALApharma Group)	Phase II underway		Conducted at Oxford University (UK)

* Investigator-led trial

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)
- ALA PLUS Glycolipid Down (July 2023)
- ALA PLUS TOH DOWN Soft Candy (March 2024)
- ALA PLUS Kokoro Care Soft Candy (March 2024)

Note: As of June 30, 2024