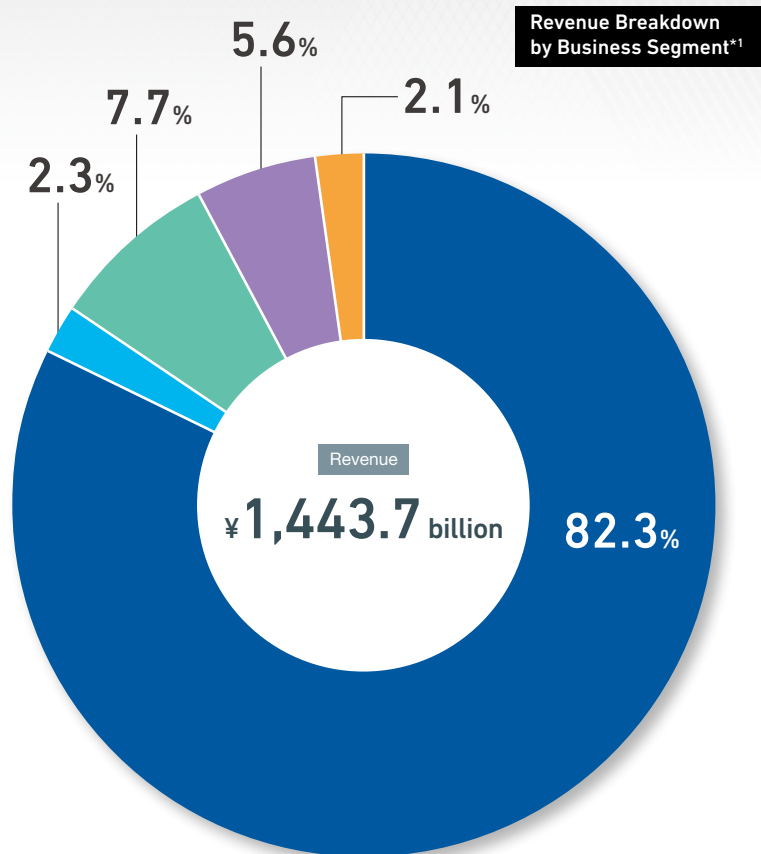
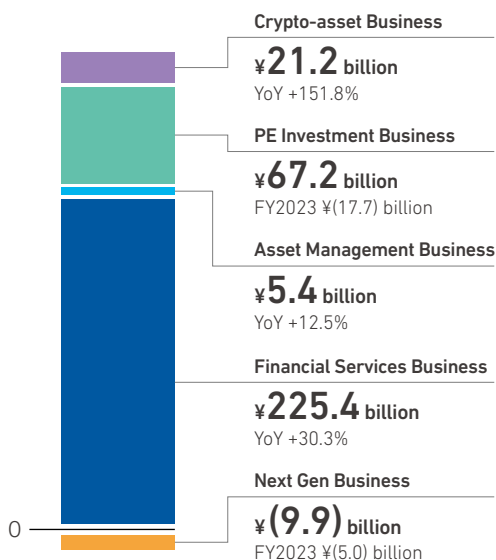


# SBI GROUP AT A GLANCE (FY2024)

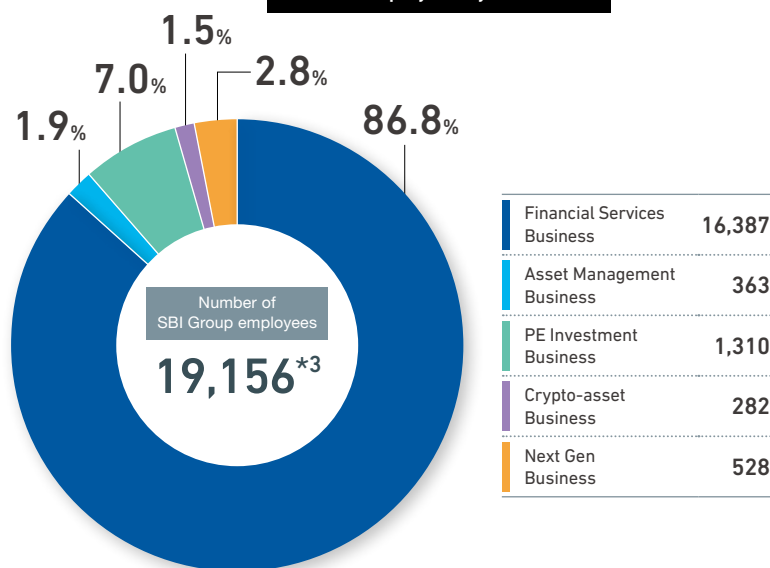


<b>Financial Services Business</b>	
Revenue	¥1,202.2 billion YoY +9.9%
<b>Asset Management Business</b>	
Revenue	¥33.8 billion YoY +14.8%
<b>PE Investment Business*2</b>	
Revenue	¥112.7 billion YoY +341.5%
<b>Crypto-asset Business</b>	
Revenue	¥80.8 billion YoY +41.4%
<b>Next Gen Business</b>	
Revenue	¥30.7 billion YoY +15.1%

## Profit Before Income Tax Expense



## Ratio of Employees by Business\*1



\*1 The breakdown of revenue and employee percentages by business segment is presented as a composite ratio of each segment's total revenue and employees.

\*2 As of April 2025, the Investment Business has been renamed to the PE Investment Business.

\*3 Includes 286 employees who are common across the entire company.

# Financial Services Business

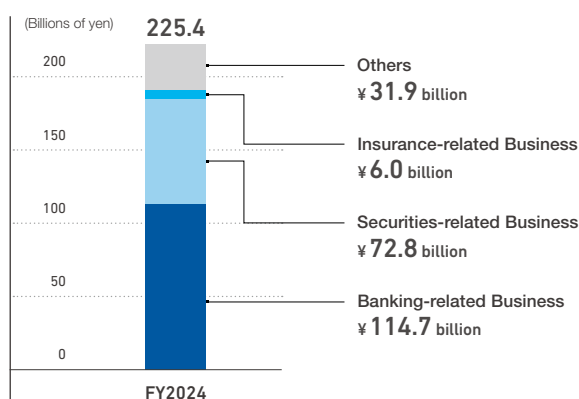
Revenue

¥1,202.2 billion  
YoY +9.9%

Profit before income tax expense

¥225.4 billion  
YoY +30.3%

## Breakdown of Profit Before Income Tax Expense



\* Rounded to the nearest 100 million yen

## Principal Companies

### Banking-related Business

SBI Shinsei Bank  
Shinsei Financial  
APLUS  
Showa Leasing  
SBI SHINSEI ASSET FINANCE  
SBI Sumishin Net Bank  
SBI SAVINGS BANK  
SBI Bank  
SBI LY HOUR BANK  
TPBank  
SBI ARUHI  
SBI Regional Bank Holdings

### Securities-related Business

SBI SECURITIES  
SBI Liquidity Market  
SBI FXTRADE  
SBI MONEYPLAZA  
SBI Neotrade Securities  
FOLIO Holdings  
SBI Benefit Systems  
Japannext  
Osaka Digital Exchange  
FPT Securities

SBI Royal Securities  
SBI Thai Online Securities  
BNI SEKURITAS

### Insurance-related Business

SBI Insurance Group  
SBI Insurance  
SBI Life Insurance  
SBI IKIKI SSI  
SBI Nihon SSI  
SBI Resta SSI  
SBI PRISM SSI  
SBI JOGUCHI SAFETY SSI  
SBI Pet SSI  
Ly Hour SBI Insurance

### Others

SBI Leasing Services  
SBI NEO FINANCIAL SERVICES  
SBI FinTech Solutions  
SBI Remit  
SBI Business Solutions  
SBI Ripple Asia  
THE Global

## Business overview for FY2024

### Banking-related Business

- SBI Shinsei Bank achieved year-on-year growth in both revenue and profit under JGAAP accounting, driven by increased revenue from corporate sales, structured finance, mortgage loans, non-banking, and operating assets in overseas operations, as well as the results of strategic initiatives, including inorganic growth.
- SBI Sumishin Net Bank achieved steady loan growth in the housing loan business and an increase in interest income with the rise in investment yields, leading to a 44.3% year-on-year increase in share of profit of investments accounted for under the equity method (IFRS).
- At SBI SAVINGS BANK of South Korea, underlying earnings remain steady while the convergence of deteriorated loan receivables is being resolved. As a result, business performance is on an improving trend with the capital adequacy ratio reaching a record high of 17.81%.

### Securities-related Business

- SBI SECURITIES has recovered its ¥38.0 billion in estimated lost earnings from the "ZERO Revolution" by diversifying its revenue sources, enabling it to achieve year-on-year growth in income and profit.
- Financial revenue and trading revenue each reached record highs, while commission income on foreign stocks also hit a record level amid brisk trading of foreign stocks boosted by the tailwind from the waiving of real-time exchange fees on USD/JPY trades in the third phase of the "ZERO Revolution" launched on December 1, 2023.
- The growth in the customer base from the "ZERO Revolution" and greater penetration of the new NISA were major contributors for the substantial increase in investment trust balances, leading to achieving a record high revenue from investment trust fees.

### Insurance-related Business

- At the SBI Insurance Group, steady year-on-year growth in policies in force across the Group drove ordinary revenue, ordinary income, and net profit attributable to owners of the Company to record highs.
- In light of the strong performance trends in FY2024, the Company paid a year-end dividend of 23 yen per share, up 5 yen from the previous fiscal year.

# Asset Management Business

## Revenue

¥ **33.8** billion

YoY +14.8%

## Profit before income tax expense

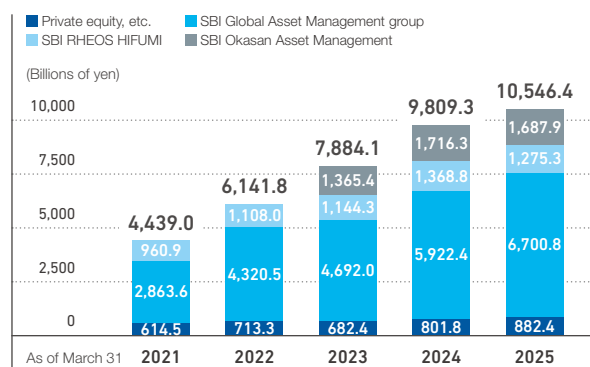
¥ **5.4** billion

YoY +12.5%

## Principal Companies

SBI Global Asset Management  
SBI Asset Management  
Wealth Advisor  
Carret Asset Management  
SBI RHEOS HIFUMI  
SBI Okasan Asset Management  
SBI Alternative Asset Management  
SBI-Man Asset Management

## SBI Group's assets under management



## Business overview for FY2024

- The significant increase in assets under management at each company reflects start of the new NISA which contributed to record high revenue in the segment.
- The SBI Group's assets under management was ¥10.5 trillion at the end of FY2024 with the goal of achieving ¥20 trillion by end of FY2027.
- At SBI Global Asset Management, revenue has reached a record high for the sixth consecutive period, and ordinary profit has set a new record for 14th consecutive period.

# PE Investment Business

## Revenue

¥ **112.7** billion

YoY +341.5%

## Profit before income tax expense

¥ **67.2** billion

FY2023 ¥(17.7) billion

## Principal Companies

SBI Capital Management  
SBI Investment  
SBI Shinsei Corporate Investment  
SBI Regional Business Investment  
SBI Digital Strategic Investment  
SBI Hong Kong Holdings  
SBI VENTURES ASSET

SBI Ven Capital  
SBI Investment KOREA  
SBI (China)

## Breakdown of profit/loss from the change in fair value and profit/loss on sales of investment securities

(Millions of yen)

	FY2023	FY2024
Profit/loss from the change in fair value and profit/loss on sales of investment securities	(14,346)	72,756
Listed Securities	7,929	7,634
Unlisted Securities	(22,275)	65,122

## Business overview for FY2024

- As the result of higher valuations of several unlisted stocks related to AI, blockchain and crypto assets, profit before income tax expense improved significantly from a loss in FY2023 to a profit of ¥67.2 billion in FY2024.

Note: As of April 2025, the Investment Business has been renamed to the PE Investment Business.

# Crypto-asset Business

## Revenue

¥ **80.8** billion

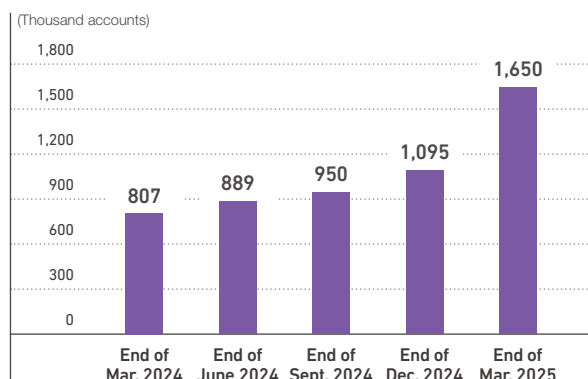
YoY +41.4%

## Profit before income tax expense

¥ **21.2** billion

YoY +151.8%

Number of customers on SBI Group's crypto asset exchanges\*



\* Sum of SBI VC Trade and BITPoint Japan accounts

## Principal Companies

SBI VC Trade  
BITPoint Japan  
B2C2  
HashHub

## Business overview for FY2024

- Amid the rejuvenation of the worldwide crypto asset market, B2C2 which achieved significant growth, and crypto asset exchanges which successfully expanded the customer base while succeeding in implementing new measures, brought segment revenues and profit before income tax expense to record highs.
- Further strengthening of recurring revenue streams such as staking and leveraged trading in the crypto asset trading business towards stabilization of revenue base.
- In March 2025, SBI VC Trade's number of accounts and assets under custody increased to approx. 1.27 million accounts and approx. ¥400 billion respectively, due to transfer of all accounts and assets under custody from DMM Bitcoin Co., Ltd.

# Next Gen Business

## Revenue

¥ **30.7** billion

YoY +15.1%

## Profit before income tax expense

¥ **(9.9)** billion

FY2023 ¥(5.0) billion

Products submitted by SBI ALApromo under the system of "Foods with Functional Claims" and approved by the consumer affairs agency (Launch date in parentheses)

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>ALA PLUS TOH DOWN (December 2015)</li> <li>SBI ICHOHA (December 2017)</li> <li>ALA PLUS TOH DOWN RICH (November 2018)</li> <li>ALA PLUS FUKAI NEMURI (March 2019)</li> <li>ALA PLUS KARADA ACTIVE (October 2019)</li> <li>HATSUGAGENMAI NO SOKOJIKARA (April 2021)</li> <li>ALA PLUS MENTAL CARE (July 2021)</li> </ul> | <ul style="list-style-type: none"> <li>ALA PLUS TOH DOWN ALACIA (December 2021)</li> <li>ALA PLUS GOLD HIROU-KAN KEIGEN (May 2022)</li> <li>ALA PLUS TOH DOWN DRINK (September 2022)</li> <li>ALA PLUS Glycolipid Down (July 2023)</li> <li>ALA PLUS TOH DOWN Soft Candy (March 2024)</li> <li>ALA PLUS Kokoro Care Soft Candy (March 2024)</li> </ul> |
|--|--|

Note: As of June 30, 2025

## Principal Companies

SBI Pharmaceuticals	SBI R3 Japan
SBI ALApromo	SBINFT
SBI Biotech	SBI Wellness Bank
Medical Data Vision	SBI Smart Energy
SBI Digital Asset Holdings	SBI Traceability
SBI Security Solutions	Machi no Wa Holdings
SBI DIGITAL MARKETS	Mynavi
ASIA DIGITAL EXCHANGE HOLDINGS	

## Business overview for FY2024

- The Biotechnology, Healthcare & Medical Informatics business secured a profit due to the absence of the extraordinary loss recorded in the previous year which resulted from the revaluation of raw material inventories for the health food business in the 5-ALA-related business.
- Although Machi no Wa Holdings secured a profit, the overall cutting-edge technology sector, including Web3 and digital assets, remains in a phase of upfront investment.