

Fact Sheet

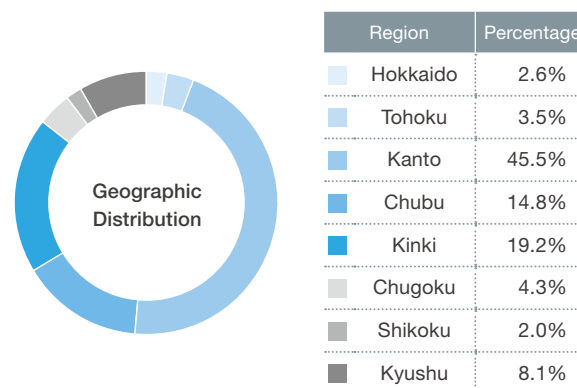
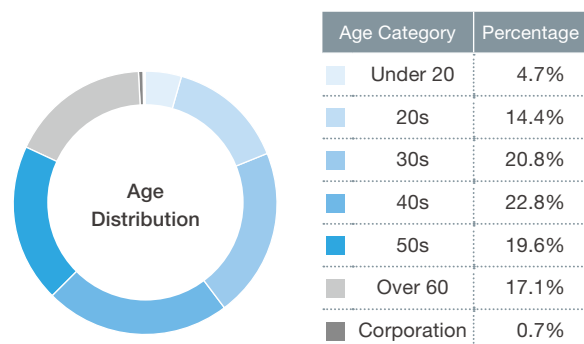
Full-year Profit Before Income Tax Expense of the Major Businesses of the Financial Services Business (Based on IFRS)

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
SBI SECURITIES (non-consolidated)	¥ million	31,604	47,394	51,186	49,351	56,994	65,826
SBI MONEYPLAZA	¥ million	995	3,762	3,305	992	2,349	2,350
SBI Shinsei Bank [Net income based on JGAAP]	¥ million	—	—	212,780 [20,385]	54,682 [42,771]	57,098 [57,924]	82,108 [84,499]
SBI Sumishin Net Bank* ¹ [Net income based on JGAAP]	¥ million	5,845 [12,570]	7,240 [13,928]	5,040 [17,113]	4,859 [19,932]	4,462 [24,845]	6,436 [28,127]
SBI SAVINGS BANK* ²	¥ million	18,230	28,364	34,178	23,946	12,498	18,146
Insurance business* ³	¥ million	(1,291)	5,771	5,519	639	5,989	6,760

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

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Accounts* ⁴	Thousands	5,428	6,813	8,453	10,038	12,452	14,093
Net increase in accounts	Thousands	797	1,385	1,640	1,585	2,414	1,641
NISA accounts* ⁵	Thousands	1,656	2,135	2,816	3,475	4,767	5,604
Customer deposit assets* ⁴	¥ trillion	12.9	19.7	23.2	26.9	40.4	46.8
Share of individual stock holdings by value* ⁶	%	13.9	15.5	17.9	20.5	22.0	26.8
Commission rate	Basis point	3.2	2.9	2.4	2.1	1.3	0.7
Share of individual stock brokerage trading value* ^{7, 8}	%	36.4	42.8	44.1	46.0	49.8	56.2
Share of individual stock brokerage margin trading value* ^{7, 8}	%	37.1	45.0	45.6	47.2	52.5	59.4
Open interest credit balance	¥ billion	647	1,149	1,115	1,402	1,989	2,161
Investment trust balance	¥ billion	2,101	3,657	5,571	6,944	12,327	16,939
Investment trust fees	¥ million	4,935	5,256	7,466	8,175	10,251	14,903
Number of IPO underwritings* ⁹	Companies	86	80	117	92	90	76
Number of lead managed underwritings	Companies	9	15	20	15	21	9
Capital adequacy ratio	%	338.2	231.9	264.4	292.7	254.8	280.1
FX accounts (SBI Group* ¹⁰)	Thousands	1,334	1,527	1,726	1,953	2,229	2,433
SBI MONEYPLAZA's customer deposit assets	¥ million	756,356	1,332,959	1,173,014	1,286,771	1,702,185	1,821,980

SBI SECURITIES' Customer Attribution (As of March 31, 2025)



Banking (SBI Shinsei Bank)

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Retail accounts	Thousands	—	—	3,050	3,161	3,533	3,876
Net increase in accounts	Thousands	—	—	—	111	372	343
Deposits* ¹¹	¥ billion	—	—	6,398.0	9,982.2	11,544.9	14,666.6
Loan-deposit rate	%	—	—	81.9	69.0	67.4	64.8
Consolidated core capital adequacy ratio (Basel III, Japanese standards)	%	—	—	11.72	10.24	9.85	9.33
Operating assets (including securities investments)	¥ billion	—	—	812.4	1,037.4	1,143.6	1,430.0

Banking (SBI Sumishin Net Bank)

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Accounts	Million	3.93	4.51	5.35	6.14	7.26	8.25
Accounts in the digital banking business	Million	3.93	4.49	5.08	5.32	5.67	5.97
Accounts in the BaaS business	Million	—	0.02	0.27	0.81	1.58	2.27
Deposits* ¹²	¥ billion	5,392.3	6,293.8	7,115.8	7,977.7	9,465.8	9,821.6
Mortgage loans originated* ¹³	¥ billion	850.4	856.5	1,239.2	1,485.2	1,738.6	1,936.1
Number of BaaS corporate partners	Companies	—	2	5	10	20	22

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

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Balance of performing loans	KRW billion	7,596.6	9,531.1	12,191.5	13,373.5	11,125.6	10,803.7
of which, balance of retail performing loans	KRW billion	5,412.0	7,042.1	9,201.7	9,822.1	8,331.3	8,233.6
Delinquency ratio	%	2.3	1.6	1.38	3.36	5.6	4.6

Insurance (SBI Group's Insurance Companies)

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Number of contracts (SBI Insurance)* ¹⁴	Thousands	1,091	1,137	1,172	1,204	1,268	1,325
Number of contracts (SBI Life Insurance)* ¹⁵	Thousands	189	248	316	397	524	627
Number of contracts in effect* ^{16, 17}	Thousands	801	942	976	999	1,025	1,040
Combined ratio (SBI Insurance)	%	103.2	86.6	88.7	89.9	92.8	91.2
Direct loss ratio	%	85.5	68.3	68.7	70.8	73.4	73.3
Direct operating expenses ratio	%	17.7	18.3	20.0	19.1	19.4	17.9
Total actuarial reserves (SBI Insurance)	¥ million	15,255	18,262	17,702	18,098	19,153	20,489
Solvency margin ratio (SBI Life Insurance)	%	957.6	898.1	821.3	915.7	828.8	849.5
Total Assets (SBI Life Insurance)	¥ million	119,095	124,035	123,640	119,369	133,823	136,390
Balance of legal reserve (SBI Life Insurance)	¥ million	86,202	90,918	90,724	90,283	92,005	91,383

*1 The share of profit of investments accounted for using equity method (IFRS) is shown

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

*3 Simple sum 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 and SBI SECURITIES

*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 number of insured persons covered by group cancer insurance on in-force contracts

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

*16 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)

*17 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

Breakdown of Assets Under Management in Investment Trusts, etc.

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Investment trusts	¥ billion	—	3,359.8	4,296.3	6,632.2	8,561.6	9,144.3
Investment advisors	¥ billion	—	470.0	509.2	570.3	445.9	519.7
Total	¥ billion	1,730.1	3,829.7	4,805.6	7,202.5	9,007.5	9,664.0

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

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Profit/loss from the change in fair value, and profit/loss on sales of investment securities*1	¥ million	20,305	66,342	131,285	(14,358)	(17,729)	67,118

Investment and Exit Figures for the PE Investment Business

	Unit	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Investment balance*2	¥ million	459,574	614,462	712,920	682,448	795,420	892,539
Investment amount*3	¥ million	140,465	107,056	117,791	98,931	122,879	129,591
Number of investments made	Companies	206	195	257	254	330	292
Number of companies exited*4	Companies	24	22	22	22	21	20

Breakdown of Investment Balance, Including Private Equity Investment*5 (As of March 31, 2025)

Breakdown by Industry	Amount (¥ million)	Companies
Internet/AI/IoT	193,175	174
Fintech services	80,330	49
Digital assets/Blockchain	284,385	34
Finance	44,049	67
Biotechnology/Health/Medical	33,303	59
Environmental/Energy	6,038	9
Machine/Automobile	19,425	19
Services	31,759	70
Retail/Food	2,979	8
Materials/Chemicals	5,605	7
Construction/Real estate	1,605	5
Others	6,938	14
Equity interests in external and non-consolidated funds	46,050	106
Total	755,614	621

Breakdown by Region	Amount (¥ million)	Companies
Japan	257,231	442
China	6,563	19
Korea	4,797	4
Southeast Asia	35,191	30
India	5,926	8
United States	295,500	34
Europe	59,886	36
Others	90,519	48
Total	755,614	621

Investment from Non-consolidated Group Management Funds	Amount (¥ million)	Companies
Corporate venture capital (CVC)	35,589	166
Others (overseas JV funds, etc.)	91,250	363
Total	126,839	529

Top Three Investment Items in Private Equity and Others*³
(As of March 31, 2025)

	Amount (¥ million)	Companies
Internet/AI/IoT	28,859	35
Fintech services	23,802	11
Services	20,984	11

Breakdown of Investments and Exit Figures*⁴ (As of March 31, 2025; Unit: Companies)

Cumulative Number of Investee Companies	Domestic	Overseas	Cumulative Exit	Domestic		Overseas	
				IPO	M&A	IPO	M&A
2,708	1,613	1,095	382	179	23	130	50

SBI Investment's Deal Sourcing Results*⁶

Business Results	Unit	Sourcing	Due Diligence	Investment
FY2022	Companies	2,143	121	55
FY2023	Companies	2,624	107	26
FY2024	Companies	2,808	62	29

SBI Investment's Management Results*^{6, 7}

Commitment Amount (¥ billion)	Cumulative Distributions (¥ billion)	Investment Return Ratio (times)	Internal Rate of Return (%)
825.4	429.5	1.30	5.1

Number of Accounts in the Crypto-asset Business (SBI VC Trade, BITPoint Japan)

	Units	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
Number of accounts* ⁸	Thousand accounts	57	122	313	635	807	1,650

Number of Crypto Asset Types Handled in Crypto-asset Business (As of March 31, 2025)

	Units	SBI VC Trade	BITPoint Japan
Number of types available for spot trades	Type	39	29
Number of types for staking	Type	14	8

*1 Profit/loss from the change in fair value and profit/loss on sales of investment securities in FY2019 and FY2023 have been restated in accordance with the new basis of segmentation for certain subsidiaries in FY2020 and FY2024, respectively

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

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

*4 Figures for investee companies that have held an IPO or have undergone a stock swap or M&A with a listed company

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

*6 Results for specialized investment funds under management are not included

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

*8 Total number of accounts of SBI VC Trade and BITPoint Japan

ESG Data

Number of Employees^{*1}

Employee Status (Consolidated)	FY2022	FY2023	FY2024
Number of employees	18,756	19,097	19,156
Percentage of employees at overseas business locations (%)	21.7	20.3	22.7
Overseas employee ratio ^{*2} (%)	37.7	35.5	37.0

Status of Employment of Women	FY2022	FY2023	FY2024
Domestic and overseas consolidated	Number of female employees	8,133	8,287
	Ratio of female employees (%)	43.4	43.4
	Ratio of women among regular employees hired (%)	37.5	34.2
	Number of female managers	920	1,050
	Ratio of female managers (%)	19.9	20.1
	Number of female executive officers	22	19
	Ratio of female executive officers (%)	8.7	6.5
Domestic consolidated	Number of women hired	1,327	1,101
	Ratio of women among employees hired (%)	54.0	51.0

SBI Group Domestic Consolidated	FY2022	FY2023	FY2024
Average years of service (men)	10.2	10.3	10.6
Average years of service (women)	8.7	9.0	9.3
Average annual salary (men)	¥7,854,752	¥7,856,678	¥8,089,771
Average annual salary (women)	¥4,820,899	¥5,011,492	¥5,224,157
Turnover rate (%)	15.4	13.6	13.0
Number using in-house recruitment	168	140	154
Annual amount of training time per employee ^{*2}	13hr 23min	13hr 45min	10hr 30min
Number attending human rights training ^{*3}	5,427	7,524	10,913

SBI Holdings	FY2022	FY2023	FY2024
Ratio of female managers (%)	24.7	26.1	26.0
Ratio of managers who are mid-career hires (%)	83.1	86.4	87.5
Male-female salary differential (managers, %)	69.8	72.3	70.6
Male-female salary differential (non-managers, %)	95.9	96.1	94.7
Ratio of childcare leave taken by female employees (%)	100	100	100
Ratio of childcare leave taken by male employees (%)	33.3	50.0	60.0
Total annual training expenses (yen)	¥60,781,642	¥108,738,000	¥101,033,598
Average training expenses per employee (yen)	¥239,298	¥329,509	¥281,430
Average monthly overtime working hours	17hr 1min	14hr 8min	14hr 3min
Ratio of annual paid leave taken (%)	75.6	75.6	71.6

^{*1} Figures for each fiscal year may not be continuous due to changes in calculation methods, M&A, etc.

^{*2} Excluding SBI Shinsei Bank Group.

^{*3} SBI Holdings and 20 major Group companies (including SBI Shinsei Bank Group, SBI SECURITIES, SBI MONEYPLAZA, SBI Insurance Group, SBI Liquidity Market, and SBI FXTRADE).

^{*4} Aggregate scope: Disclose emissions at the domestic facilities of SBI Holdings and its major Group companies. Disclosures respectively cover Scope 1 (direct emissions from using fossil fuels, etc.), Scope 2 (indirect emissions from using purchased power and heat), and Scope 3 (emissions from other parties related to the business activities of the business under review) as defined by the GHG Protocol.

Environment

		FY2022	FY2023	FY2024
Change in GHG Emissions (t-CO ₂) ^{*4,5}	Scope 1	1,482	1,206	1,071
	Scope 2	12,030	10,367	9,797
	Total	13,512	11,573	10,868
	Scope 3	1,286	5,496	5,921
Cumulative number of SDG bond issuances supported by SBI SECURITIES ^{*6}		42	45	54
Cumulative amount of SDG bond issuances supported by SBI SECURITIES (billion yen) ^{*6}		13.8	17.3	31.5
Amount of sustainable finance originated by the SBI Shinsei Bank Group (billion yen)		451.3	939.6	1,263.2

Contribution to Society

	FY2022	FY2023	FY2024
Cumulative assistance by the SBI Children's Hope Foundation	Approx. ¥1.17 billion	Approx. ¥1.21 billion	Approx. ¥1.25 billion
SBI Graduate School alumni (cumulative total)	479	576	694

Corporate Governance

SBI Holdings	FY2022	FY2023	FY2024
Number of Directors	14	15	15
Number of Independent Outside Directors	7	7	7
Ratio of Independent Outside Directors (%)	50.0	46.7	46.7
Number of female Directors	2	2	2
Ratio of female Directors (%)	14.3	13.3	13.3
Number of Statutory Auditors (Outside Statutory Auditors)	4(2)	4(2)	4(2)
Number of members of Management Advisory Committee (Independent Outside Directors)	8(7)	8(7)	8(7)
Average age of Directors	54.5	55.4	56.3
Attendance rate at Board of Directors' meetings (%)	98.9	97.3	99.6
Average attendance rate at Board of Directors' meetings for Independent Outside Directors (%)	100	96.4	100
Average attendance rate at Board of Directors' meetings for Outside Statutory Auditors (%)	96	93.3	100
Average attendance rate at Board of Statutory Auditors' meetings for Outside Statutory Auditors (%)	97	100	100

Compliance

	FY2022	FY2023	FY2024
Number of reports received at contact points for whistleblowing ^{*7, 8}	22	17	27

^{*5} Scope 3 covers business travel (Category 6) and employees' commutation (Category 7). SBI Shinsei Bank Group has been included from FY2023.

^{*6} Values disclosed are as of June 30 from 2023 to 2025.

^{*7} Number of reports received at a contact point for whistleblowing, either common to the Group or at individual Group companies (domestic companies that are consolidated subsidiaries and either listed on a stock exchange or have 1,000 or more employees).

^{*8} Simple total of reports received at individual companies or contact points. Also includes the above-mentioned cases for consultation with a corresponding contact point where there is a separate "contact point for harassment."