

Approach to Nurturing Human Capital

What the SBI Group Considers to Be "Promising Individuals"

"Promising" does not refer solely to an individual's ability to contribute to the earnings of a single division or company. The SBI Group endeavors to nurture individuals with a strong desire to contribute to the economy and society in many ways. Such individuals must acquire resolute ethical values, outstanding business expertise, an international perspective, and the capacity to make bold decisions. We will continue to nurture as many of these "promising individuals" as possible, who will eventually assume important roles in leading Japan's future.

The SBI Group began hiring new university graduates in FY2005. The objective was to recruit future candidates for senior executive positions who will lead the company's continued growth, and to add employees who will be capable of passing on the Group's unique corporate culture to the next generation of employees. Thus far, 256 new university graduates have joined the SBI Group. This program was designed to value diversity, without regard to race, sex, age, citizenship, or disability, to work within an environment conducive to the application of their skills.

Efforts to Nurture Human Capital Through the SBI Graduate School

Yoshitaka Kitao, CEO of SBI Holdings, serves as President and Chairman of the Board of Regents of the SBI Graduate School. The school provides courses focused on "moral education" and "practical lessons," based on Mr. Kitao's philosophy regarding contributions to society. A central objective of the graduate school is to nurture the development of talented individuals for management positions through a comprehensive grounding in ethical values and scientific management theory. They will then be positioned to contribute toward the sound development of the Japanese economy, and become professionals capable of demonstrating leadership on the world stage.

The SBI Graduate School's goal is to expeditiously nurture individuals to attain leadership positions to play key roles in Japan's future. Therefore, the school welcomes applications from a broad range of individuals who already have work experience. E-Learning is provided to make classes accessible to individuals with full-time jobs, and lectures are accessible on iPod touch, iPhones and other devices. In addition, unit courses and long-term student enrollment programs were established to further facilitate access. In November 2010, the SBI Graduate School held its the "2nd SBI Business Plan

Contest 2011." The purpose was to discover talent and business plans that may help spur Japan's industry, economy and society, and to provide support to commercialize deserving business plans. Also, the SBI Graduate School formed a collaboration with FPT University, a private university in Vietnam, to begin offering a variety of educational opportunities, including the launch of open lectures by the faculty of FPT University.

Major Events at the SBI Graduate School

- May 2006 • **Establishment of SBI University Co., Ltd. to nurture human capital**
 - Open-door seminars for the development of character, led by instructors such as Kong Jian (the 75th-generation direct descendant of Confucius), Steve Chang (the founder of Trend Micro) and Masayasu Yasuoka (the son of Masahiro Yasuoka)
 - Preparation for the establishment of a graduate school
- Apr. 2007 • Submitted application to Ministry of Education, Culture, Sports, Science and Technology (MEXT) to establish a graduate school
- Dec. 2007 • Received permission to establish the SBI Graduate School from MEXT
- Apr. 2008 • **SBI Graduate School begins operations**
 - A professional educational institution for the development of entrepreneurs
 - Education system utilizing e-learning based on the latest advances in technology
- Nov. 2009 • Hosted the "SBI Business Plan Contest 2009"
- Mar. 2010 • Graduation ceremony for the first inaugural class
- Apr. 2010 • Started offering individual unit courses
- July 2010 • The SBI Graduate School faculty co-authors "*Textbook to Entrepreneurialism*," published by Toyo Keizai Inc.
- Nov. 2010 • Hosted the "2nd SBI Business Plan Contest 2011"
- Nov. 2010 • Reached basic agreement on a comprehensive collaboration with FPT University, a private university in Vietnam
- Apr. 2011 • Long-term student enrollment program established

In the Future:

Continue to establish collaborations with business schools overseas

Note: iPod touch and iPhone are trademarks of Apple Inc.

The 2nd SBI Business Plan Contest 2011



A scene from the finalist round of presentations



At the awards ceremony