### Initiatives Towards Developing Talent

The SBI Group works to increase human capital value through recruitment and promotion that emphasizes a range of human qualities and the nurturing of valuable human resources.

#### **Providing Open Employment Opportunities**

The SBI Group's recruitment process values not only the work experience and skills as professionals, but also places great emphasis on human qualities. Employees are valued regardless of sex, educational background, or nationality. Based on these hiring standards, since 2006 we have been hiring new graduates from a diversity of backgrounds, who possess future promise. We follow the policy of providing opportunities for the best people who are hired without prejudice, whether mid-career or newly graduating.

# Initiatives that Support Active Contributions from a Diverse Workforce

As the SBI Group does business in many regions of the world and hires employees of many different nationalities, it engages in various initiatives to ensure that each individual employee can actively contribute without regard to race, religion, skin color, country of birth, age, gender, or disability.

Women account for more than 20% of the Company's employees, and we make every effort to create worker-friendly workplaces where women can maintain a broad perspective, autonomously develop their careers and actively contribute in a variety of fields. We primarily offer support for women who balance work and child rearing, and have put in place childcare leave and a shortened working hour program, in response to life

stage changes such as marriage and childbirth. In hiring, upgrading, promoting, and all other areas, we evaluate employees in accordance with their competency without discriminating on the basis of gender.

#### Status of Employment of Women

(Non-consolidated Basis)			(%)
Years ended March 31	2012	2013	2014
Ratio of female employees	26.2	25.5	23.3
Ratio of female managers	8.9	6.8	9.3

#### **Dealing Fairly with Aspirations**

Our dealings with employees emphasize not only the result, but also the process that leads to the result. Every six months, assessments are conducted in which a total grading is made according to experience, ability and contribution to the bottom line, based on achievements of the period's objectives, in a policy we call "Rewarding success to those who make a difference, and offering positions to knowledgeable people with good business sense."

## Initiatives to Develop Personnel through SBI Graduate School

SBI Graduate School opened in April 2008 with the full support of the SBI Group, for the purpose of engaging in personnel development on a full scale. The main focus of activities is to provide instruction to business persons with high aspirations, and nurture promising individuals who energize the economy and society in Japan, and around the world. Its objective is to produce persons endowed with sound ethical values, judgment and ability to get things done, who aspire to contribute to the economy and society, possess a high level of business expertise, and have an international perspective. A diversity of professors and lecturers are invited with the intent of providing not only practical education in the field of management, but also cultivating the sound ethical values and personal qualities essential to the business executives and leaders of tomorrow, as well as giving wide-ranging general knowledge, through a study of such subjects as Chinese classics as represented by the "Analects of Confucius" and the "Art of War." In this way, the school endeavors to nurture persons of true talent.



SBI Graduate School has adopted a state-of-the-art e-learning system that makes it possible for anyone with an Internet connection and a PC to take courses. The school is certified by the Ministry of Education, Culture, Sports, Science and Technology and confers the degree of MBA in Business Management to those who fulfill graduation requirements.

Furthermore, the SBI Group provides its full support to those who have graduated with distinction and wish to start a new business or expand a line of business.