

## Initiatives toward Development of Human Resources

### Endeavoring to create an environment that respects diversity and nurture promising talent, to enhance human capital value

#### Providing Open Employment Opportunities

The SBI Group's personnel recruiting process greatly values the basic humanity of an individual, as well as their career history and professional skills, but gender, educational background and nationality are inconsequential factors. This process was evident in the hiring of new college graduates, which began in 2006, and enabled the recruitment of a meaningful number of individuals with diverse backgrounds and excellent future potential. Regardless of whether mid-career or newly graduating, the Group has proactively endeavored to hire and promote talented individuals.

#### Initiatives to Support the Success of Employees of Diverse Backgrounds

Owing to the global expansion of its business activities, the SBI Group has employed individuals of many nationalities, and has implemented various initiatives to ensure that each employee can play an active role, regardless of ethnicity, religion, age, gender, or disability.

Also, with females comprising over 30% of the Company's workforce, another priority is the creation of a workplace environment where women can develop wide perspectives and build independent careers, while actively contributing in various fields. In order to support the employees through their new life stages, such as marriage or childbirth, there are provisions for childcare

leave, reduction of working hours and other processes to assist the employees in combining their work and childcare situation. However, the recruitment, promotion, or advancement, as well as any evaluation is made on the basis of the ability of the employee, without any gender bias.

#### Status of Employment of Women (non-consolidated basis) (%)

Years ended March 31	2013	2014	2015
Ratio of female employees	30.9	27.9	33.1
Ratio of female managers*	12.9	16.3	17.8

\* The ratio of female managers to the Company's total managers

#### Fair Remuneration Linked to Employees' Motivations

In determining the employees' remuneration packages, the processes that lead to results are evaluated, as well as the results themselves. The evaluations are made at half-yearly intervals, and are based on the extent of the employees' achievements versus their targets, along with a comprehensive range of other criteria, including experience, ability and contribution to business performance. The Group's consistent policy has been to reward those who have merited success, and to offer positions to those who exhibit good sense and judgment.

### Initiatives to Human Resource Development through the SBI Graduate School

The SBI Graduate School was opened in April 2008, with the full support of the SBI Group, for the purpose of making significant contributions to human resource development. The main focus of the School's activities is to nurture valuable human resources, who will contribute to the social and economic vitality in Japan and abroad. Its goal is to cultivate individuals who will combine sound ethical values, good judgment and the ability to turn ideas into reality, along with the aspirations to make wide-ranging contributions to the economy and society, and who possess advanced business expertise and international perspectives.

Lectures are presented by professors and instructors from a wide range of fields, covering not only advanced management studies, but also the Chinese classics, such as the "Analects of Confucius" and the "Art of War." Students are given the opportunity to cultivate the sound ethical values and human qualities that they will need as future business executives and leaders,

and will also be able to broaden their general knowledge. Owing to the utilization of a state-of-the-art e-learning technology, students may attend classes from any location.

As the SBI Graduate School is certified by the Ministry of Education, Culture, Sports, Science and Technology, the School is entitled to confer the degree of Master of Business Administration (MBA) to those who fulfill graduation requirements. Those who graduate with distinction, and wish to launch new businesses, or expand the scope of existing businesses, will receive full support from the SBI Group as a part of its commitment to support the nurturing of valuable human resources that will forge the future of Japan.

