

Initiatives for Developing Human Resources

Enhancing Human Capital Value through the Creation of an Environment of Respect for Diversity, and Nurturing Promising Talent in Keeping with the Belief that Human Resources are the Most Valuable Strategic Resource

Providing Open Employment Opportunities

When recruiting personnel, the SBI Group places importance on individual character, as well as their career history and professional skills, without regard to gender, educational background or nationality. The Group also applies this practice in the recruitment of university graduates, which began in 2006, and has recruited many individuals from diverse backgrounds who have excellent future potential. One of the driving forces of the SBI Group has been its adherence to this posture of actively hiring and promoting talented individuals, whether new graduates or mid-career hires.

Initiatives to Support the Success of Employees of Diverse Backgrounds

The SBI Group, which is accelerating global business expansion, employs people of many nationalities, and is developing a work-place environment in which each employee can succeed regardless of ethnicity, religion, age, gender or disability.

Also, the Company is focusing on creating an environment in which women, who comprise approximately 35% of the workforce, can develop broad perspectives, autonomously develop their careers, and succeed in a variety of fields. This primarily takes the form of support for employees in balancing work and childcare during their life stage changes, such as marriage and childbirth by

means including instituting childcare leave and reduced working-hour programs. At the same time, the Group evaluates employees on the basis of their abilities, without discriminating on the basis of gender, in hiring, promotion and advancement.

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

Years ended March 31	2014	2015	2016
Ratio of female employees	27.9	33.1	34.5
Ratio of female managers*	16.3	17.8	18.3

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

Fair Treatment of Employees to Reward Motivation

In treatment of employees, the Company places importance not only on results, but also on the processes that leads to results. Employees are evaluated at half-yearly intervals on the basis of achievement of objectives, and evaluation involves comprehensive consideration of factors such as experience, skills and contribution to business performance. The Company adheres to a policy of rewarding success and offering positions to those who exhibit good sense and judgment.

Human Resource Development through SBI Graduate School

A Place of Learning for Working Adults to Cultivate Human Qualities and Acquire Wide-ranging Knowledge

Since I was admitted to SBI Graduate School through a company MBA program, I worked during the day on weekdays and spent my mornings and weekends studying. Many of my fellow students were SBI Group employees, as well as people employed in a wide array of industries, and business executives, and I found the experience highly stimulating. The SBI Group provides its full support to those who have graduated with distinction and wish to start a new business, so I engaged in friendly competition with other students.

The School's distinctive anthropology lectures covered subjects including the Chinese classics, and I acquired knowledge required as a leader and as a human being. Now that I have graduated, I realize that the experience has changed me greatly. For instance, during management discussions in my day-to-day work I am able to think about things from a managerial perspective.

The SBI Graduate School was opened in April 2008, with the full support of the SBI Group, for the purpose of nurturing valuable human resources who will contribute to social and economic vitality in Japan and abroad. The School is certified by the Ministry of Education, Culture, Sports, Science and Technology, and is entitled to confer the degree of Master of Business Administration (MBA) to those who fulfill graduation requirements. Since the autumn of 2009, the SBI Group has implemented a program for dispatching Group employees to SBI Graduate School, primarily for the purpose of developing the talent that will lead the SBI Group in the future. More than 80 students (including graduates) have entered SBI Graduate School through this program, and many SBI Group employees have taken advantage of the School as a place of learning to acquire knowledge necessary for management.



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