

Resolving ESG Issues toward Sustainable Corporate Value Enhancement

The SBI Group has defined corporate value as the sum of customer value, shareholder value and human capital value. We believe that proactive engagement in ESG initiatives has a positive effect on these three forms of value, and promotes a cycle of corporate value enhancement through harmonious coexistence with wide range stakeholders. We provide a detailed explanation of key ESG initiatives in the SBI Group on the following pages.

Priority Theme 1

CORPORATE GOVERNANCE

Establishment of a Corporate Governance System that Combines Proactive and Defensive Measures

We maintain transparency and fairness in management decision-making and repay the trust of a wide range of stakeholders by having outside directors from diverse backgrounds participate in management. We believe that maintaining an organizational structure capable of rapidly and flexibly responding to sudden changes in the business environment results in growth opportunities and leads to enhancement of shareholder value.

Priority Theme 2

SOCIAL ACTIVITY

Harmonious Coexistence with Society, which is the Foundation for Sustainable Growth

The Group's approach to business is not guided solely by the profit motive, however by its belief in contributing to society that is safe, fair, comfortable and environmentally friendly. In keeping with this belief, the SBI Group aspires to respond to the needs of stakeholders and contribute to the preservation and development of society in various ways. We strive to increase customer value by closely adhering to business developments based on "Customer-centric Principle" and actively engaging in social contribution activities.

Priority Theme 3

HUMAN RESOURCES

Securing and Developing Human Resources, the Most Valuable Strategic Resource

We believe that forming an organization of diverse individuals regardless of ethnicity, religion, age, gender or disability makes it possible to identify changes in customer needs from multiple perspectives. We strive to increase human capital value by fostering sound motivation to work and by nurturing and promoting valuable human resources through creation of a working environment that place emphasis on diversity and the passing of corporate culture.