Focusing on Nurturing Valuable Human Resources and Creating an Environment of Respect for Diversity with the Goal of Enhancing Human Capital Value

Utilization of Diverse Human Resources

The SBI Group emphasizes the importance of individual character, regardless of nationality, gender, or the presence of a mental or physical disability, and applies this to the recruitment process. In Japan, we started recruiting new university graduates in 2006, and have since also been recruiting new overseas graduates focused primarily in Asia, with ten new graduates having been hired to work at the head office, as of the fiscal year ended March 31, 2017. Additionally, employees at overseas facilities account for 18.7% of the consolidated workforce, as diversity by nationality moves ahead during this period of global expansion "from Japan's SBI to the World's SBI."

We are also proactively hiring women, as shown by the ratio of women among full-time regular recruits comprising 29.2% of the total in the fiscal year ended March 31, 2017. Furthermore, the Group's female employees accounted for 37.6% of total of

regular employees, and the ratio of female managers accounted for 15.4%.

Since March 2015, the age limit for re-employment after retirement was eliminated, as we strive to become a company where a wide variety of talent plays an active role.

Status of Employment of Women*1

(%)

	FY2014	FY2015	FY2016
Ratio of female employees	37.3	36.9	37.6
Ratio of women in regular recruits	35.2	31.3	29.2
Ratio of female managers*2	12.9	14.6	15.4

- *1 The ratio are based on the number of executives and employees managed by SBI Holdings
- *2 The ratio of female managers to the total managers

Encouraging Employees to Grow, Nurturing and Promoting Human Resources

To nurture the talent who will become responsible for the future, the SBI Group has implemented various measures, and has thoroughly pursued a stance of proactively appointing and promoting superior human resources, regardless of age.

In formulating a career path for employees, while providing a place for self-realization, with the goal of energizing the organization by making effective use of human resources and putting the right people in the right place, we have introduced a "career opening system" that features the ability to declare one's wish to move to one's desired business within the Group.

Also, for employees who seek to become senior managers, in April 2015, the SBI Group initiated the Senior Manager Training Program, utilizing the SBI Graduate School that was opened in April 2008 with the full support of the SBI Group, and the completion of this training is a required condition for promotion to becoming a senior manager. The content of this training involves the taking of required subjects and optional subjects, as specified by the MBA curriculum of the SBI Graduate School, for about one year, and President Kitao himself has been a face-to-face lecturer. As of March 31, 2017, 132 people in total have completed this training. For employees who would like to study a wider range of management subjects, a company MBA course at the SBI Graduate School has been established, and through this program, which takes two to three years, 61 people have earned the MBA as of March 31, 2017.

In the treatment of employees, we endeavor to have fair and impartial personnel evaluations. We use a 360-degree evaluation, in which employees are evaluated from all sides, not just from the bosses and higher-ranking employees, but also from lower-ranking employees, as well as fellow workers at the same level.

Promoting Work-life Balance

The SBI Group has drawn up an action plan based on the Act on the Promotion of Measures to Support Development of the Next Generation, to provide support for employees who may be involved in raising children, regardless of the employee's gender, to maintain a balance between work and family. For example, we have put in place a system for contract employees that provides for reduced working hours, with the goal of maintaining a balance between work and child care, together with a system in which contract employees can return to regular employment as a result of changes in their life stage.

In measures to reduce long hours and overwork, because these problems may induce mental health conditions, since 2015 we have been proactively implementing a program to provide remedies throughout the Company. Also, we have been carrying out obligatory stress checks for employees, since 2016. Through meticulous analysis of the quantitative data collected from these stress checks, with a focus on grasping the work characteristics and working environment at each Group company, we are examining measures to promote health more effectively.

PICK UP!

Promoting the Creation of a Better Working Environment

SBI Business Support, which supports call center operations, has traditionally been engaged in a variety of efforts directed at creating a balance between work and child care, and in order to create a more conducive employee working environment, SBI Business Support established SBI Kids Garden Tosu in June 2017, as a nursery school under a corporate leadership model on the same premises of the call center in

Tosu City, Saga Prefecture.

SBI キッズガーデン