

# HUMAN RESOURCES OF THE SBI GROUP CONTINUES SELF-EVOLUTION

## Human Resources are the Most Important Strategic Asset



**Yukio Okawa**

General Manager of General Affairs & Human Resource Dept., SBI Holdings

The cornerstone for corporate value growth at the SBI Group is human resources. The source of creativity is people, and we recognize this as the primary factor in bringing about the differentiation that underlies our competitiveness. In order to secure the necessary human resources, in addition to hiring mid-career personnel who are work-ready, the SBI Group has hired over 350 new university graduates since we started the program in 2006. Among such hires, there are some who have been selected as Group directors, or who are making fine contributions as mid-level employees at their respective organizations, and are fulfilling the important task of carrying forward the inculcation of the SBI corporate culture.

We are also focusing on diversifying our human resources. As a group that conducts business on a global scale, we do not make any distinctions regarding either gender differences, or nationality in our hiring practices. As for the recruitment of new university graduates, we have continued local hiring activities in China, South Korea and Vietnam, for the head office staff over the last three years, as steps to promote the diversification of our personnel talent pool.

Also, personnel development has become a central theme in lifting the value of human resources. Since FY2009, we have established a corporate dispatch system to the MBA curriculum of the SBI Graduate School, which is fully supported by the SBI Group. The SBI Graduate School is utilized as a venue for studies that give numerous SBI Group employees a grounding of the necessary elements for carrying out management responsibilities. In order to nurture the growth of talented personnel who understand and appreciate the Company's corporate culture, ongoing training programs have been implemented. This is also conducted for the purpose of encouraging further synergistic effects throughout the entire Group, so that a myopic view of one's own department or section is not encouraged. In this way, we are endeavoring to foster promising employees who comprehend the SBI corporate culture and are capable of actionable decisions.

I have asked nine Group employees who embody the DNA of the SBI Group and undertake challenges every day, to speak about the corporate culture and their experiences and future aspirations.

Voice  
01



**Kazuyuki Hama**

Overseas Business Administration Dept., SBI Holdings

Voice  
02



**Jamyung Yoon**

CEO's Office, SBI Holdings

Voice  
03



**Masashi Okuyama**

Legal & Compliance Dept., SBI Holdings

## Selecting the Career of Your Choice

I joined SBI SECURITIES after gaining experience at a number of other companies, mainly in the securities and M&A fields. After being responsible for developing services for stocks and derivatives, I used the "career opening system"\* to transfer to SBI Holdings. I wanted to see whether the know-how cultivated during my career at SBI SECURITIES, the core company of the Group, would apply at the overseas operations of the SBI Group. So, I volunteered for the Overseas Business Administration Dept., where I will endeavor to implement the Group's successful domestic policies overseas, while also moving a step or two closer to the career that I hope to realize.

\*A system of soliciting positions among Group companies, applying from within the Group, and then transferring

## Enhancing Individual Skills at Leading-edge Companies

I joined the Company for its reputation as a leader in investing in leading-edge companies, through its insightful judgment and foresight. Initially, I worked at SBI Investment several years before the word FinTech became common, where I communicated with FinTech startups around the world and came into contact with new technologies, seemingly on a daily basis. Currently, I work for the CEO's Office of SBI Holdings, where I commonly support the management team or coordinate with employees from Group companies. I am now able to view the SBI Group from a different perspective than in the past, as there is something new and stimulating every day, and I can actually feel my growth as an individual.

## Overcoming Barriers as a Team

The SBI Group is presented with many challenging opportunities, and perhaps unlike other companies, in a short period of time we are continuously entrusted to deal with many large projects, which provides us with a wealth of opportunities for personal growth. Also, evaluations are made in accordance with results, rather than on the basis of seniority, however, the Company also has a feature of a Confucian balance from a value perspective. Whereas I am expected to play a role as a specialist, there is a limit to what I can do alone. Moving forward, I will undertake a role that more complements the members of my team, so that the team results may be maximized, in order to achieve even more significant results than in the past.

Voice  
04



**Pengfei Dai**

Securities Lending and Financing Dept., SBI SECURITIES

### A Level Working Environment that Transcends Race or Nationality

President & CEO Kitao is well versed in Chinese culture, even more so than many people in China, and consequently I had no sense of anxiety before joining the Company. Even upon joining the Company, with reference to compensation and workplace environment, it has been rare for me to feel any difference based on nationality, and has been an enjoyable working environment. At SBI SECURITIES, I have participated in the launching of the Securities Lending and Financing Dept., which carries out securities lending transactions. When I started, I did not understand what my role was, but since then my responsibilities allow me to grasp the results of my own efforts on a numerical value basis, and I have come to realize that my personal growth is tied to the business growth and profits.

Voice  
05



**Yusuke Inaba**

Israel Office, SBI Holdings

### Opening New Markets Overseas

I have accumulated a significant amount of experience through working overseas, where I have been involved in a broad range of operations, even as a young employee. For example, my investment activities include teaming up with international investment professionals in Abu Dhabi, and expanding our network by discovering startup companies and carrying out investment activities in Thailand. Especially in overseas, if one cannot produce results, they will not be acknowledged by partner companies, but once a good working relationship is established, participation in interesting opportunities becomes available. Although the responsibilities were significant, it was reassuring to be able to share concerns and issues among overseas bases of the SBI Group.

Voice  
06



**Ayumi Takeuchi**

Corporate Communications Dept., SBI Holdings

### Supporting Employees Who Volunteer to Learn More

SBI is a company that continues to take on new challenges. For this reason, it is necessary for employees to always be studying, and continue to input new things. I am now in charge of public relations, and from the time that I joined the Company, I had felt the need to expand the sphere of communications within my responsibilities, as well as to broaden my own communication skills. So, I decided to earn an MBA from the SBI Graduate School, with assistance from the Company. While the SBI Graduate School is intended for the nurturing of future core candidates within the Group, it is also a venue for receiving various types of stimulation to study with managers outside of the Group. In brief, I believe that it is a privilege for Group employees who voluntarily choose to learn more, in order to improve themselves.

Voice  
07



**Tsubasa Furuya**

Business Development Dept., SBI Ripple Asia

### Realizing that Technology can Change the World

In my third year after joining SBI, I participated in the launch of SBI Ripple Asia, and since then I have witnessed a period of transformation of the building of social infrastructure through leading-edge technologies. There is some tension every day, as there is much knowledge that I must acquire, yet it is an optimal environment for my personal growth. Previously, I was assigned to other companies within the Group, but what was always required was self-motivation to move forward. However, it is part of the Company culture that superiors and colleagues alike will extend their support whenever possible. I believe that it is because of this supportive culture that SBI is able to meet new challenges with such a sense of speed.

Voice  
08



**Hajime Sato**

Representative Director of SBI CoVenture Asset Management, Director of SBI Alternative Investments, and Operation and Fund Control Dept., SBI Bond Investment Management

### Regardless of Career or Age, Enables to Take on Challenges

Although I entered the SBI Group as a mid-career hire, I have been involved in projects such as establishing a joint venture with PIMCO, a fixed income asset management company amongst the top in the world, in a leading position that cannot normally be experienced at my age. Recently, I have been involved in work that is related to cryptocurrencies, as well as the establishment of joint ventures, SBI Regional Revitalization Asset Management with regional financial institutions, as part of a regional revitalization project promoted by the SBI Group. What I find attractive is that I am able to gain experience in business development that goes beyond the boundaries of conventional financial institutions, from a perspective close to the management team, including an involvement in the decision-making process.

Voice  
09



**Akimitsu Shimizu**

Marketing Dept., SBI Virtual Currencies

### Improving Expertise by being Dispatched to an Investee Company

Upon joining the Company, I was assigned to the call center at SBI SECURITIES, in order to gain a basic fundamental knowledge of the securities business. Soon thereafter, I became involved in functional improvements for trading tools and existing services, while serving in the Marketing Dept. and the Product Development Dept., both at SBI SECURITIES. After that, I was dispatched to GiXo, an investee company of the SBI Group that conducts big data analysis. There, I acquired analytical know-how through my studies, and am now responsible for work related to cryptocurrencies at SBI Virtual Currencies. I believe the ability to increase one's knowledge and build a specialty, not only at Group companies but also at the Group's investee companies, is something that is unique to the SBI Group.