

Focusing on Nurturing Valuable Human Resources and Creating a Working 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, age, 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. We also recruit new graduates overseas, with a primary focus on Asia, and have stepped up recruitment of mid-career foreign nationals with advanced technological abilities for positions at systems departments. Also, the Group is becoming increasingly nationality diverse as we pursue global development “from Japan’s SBI to the World’s SBI.” Employees at overseas business sites now account for 22.1% of Group employees.

Percentage of Employees at Overseas Business Sites (Consolidated)

| | FY2015 | FY2016 | FY2017 |
|--|--------|--------|--------|
| | 13.6% | 18.3% | 22.1% |

SBI Holdings is also proactively recruiting women, and 21.7% of persons hired as regular employees in the fiscal year ended March 31, 2018 were women. Women account for 36.5% of all employees and 22.8% of managers.

Furthermore, in March 2015 abolished the age limit for re-employment after reaching the mandatory retirement age. Through such initiatives, SBI Holdings aspires to be a company where diverse human resources can thrive.

Status of Employment of Women (Non-consolidated)

| | FY2015 | FY2016 | FY2017 |
|--------------------------------------|--------|--------|--------|
| Ratio of female employees | 34.5% | 35.8% | 36.5% |
| Ratio of women in regular recruits*1 | 36.6% | 22.9% | 21.7% |
| Ratio of female managers*2 | 18.3% | 20.4% | 22.8% |

*1 Includes SBI Holdings employees and seconded employees

*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. More than one hundred employees have made career changes through this system to date.

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. A total of 265 employees have completed this training program as of March 31, 2018. Furthermore, a two-year or three-year program for dispatching employees to SBI Graduate School has been established for employees who would like to study a wider range of management subjects, and 68 persons have obtained MBA degrees through this program as of March 31, 2018. The Group contributed more than ¥100 million in education and training expenses in the fiscal year ended March 31, 2018, mainly for these training costs.

COLUMN

A Code of Conduct to Create a Better Corporate Culture

The SBI Group Compliance Code of Conduct provides the following rule of conduct for creating a better corporate culture: “We respect human rights and engage in no discriminatory acts.” Moreover, the Group has established a whistleblowing system for directly reporting violations of laws, regulations, or the Articles of Incorporation or other important compliance-related matters, and the Board of Directors regularly oversees its operation status.

Work Style Reform through Introduction of RPA

The SBI Group is actively proceeding with group-wide introduction of robotic process automation (RPA),* and pursuing improvement in business process efficiency and productivity through automation of various routine business processes.

*The use of artificial intelligence (AI) or machine learning, a technology by which AI learns through repetition, for the purpose of performing mainly back-office white-collar tasks