Approach to Nurturing Human Capital

What the SBIH Group Considers as "Promising Individuals"

"Promising" does not refer solely to an individual's ability to contribute to the earnings of a single division or company. The SBIH Group also wants to nurture individuals, those who have a strong desire to contribute to the economy and society in many ways. Such individuals must acquire resolute ethical values, outstanding business expertise, an international perspective, and the capacity to make bold business decisions. The SBIH Group strives to develop as many "promising individuals" as possible who will play important roles in leading Japan's future.

Until recently, the SBIH Group hired primarily experienced individuals, however, in FY2005, the Group started recruiting university graduates for the first time, which resulted in 196 new university graduates joining the SBIH Group over the four years since FY2006. The objective is to recruit individuals with the potential to advance to senior executive positions, where they will oversee the continued growth of the SBIH Group, and to increase the number of employees who will pass on the Group's unique corporate culture to the next generation of employees.

Classes Begin at the SBI Graduate School

The SBIH Group comprehensively supports SBI Graduate School, which was established to engage fully in nurturing human capital.

Yoshitaka Kitao, CEO of SBI Holdings, serves as president of the school and chairman of the Board of Regents. Courses cover a broad spectrum of subjects, including Mr. Kitao's philosophy concerning contributions to society. A central objective of the graduate school is to nurture the development of individuals who have a thorough grounding in ethical values and scientific management theory. To accomplish this, the SBI Graduate School emphasizes both "moral education" and "practical lessons." By nurturing management with such talents, we will not only ensure the sound

development of the Japanese economy, but also contribute to the creation of professionals capable of demonstrating leadership on the world stage.

The SBI Graduate School's goal is to assist individuals to quickly develop into leaders who can play key roles in Japan's future. This is why the school welcomes applications from a broad range of individuals who already have working experience. To make classes accessible to individuals with full-time jobs, the school provides Internet-based e-learning, where most classes have no restrictions in terms of time and location.

Major Events at the SBI Graduate School

May 2006

Establishment of SBI University Co., Ltd. to nurture human capital

- Open-door seminars led by instructors who can guide students to develop their skills, for example, Kong Jian, Steve Chang (the founder of Trend Micro) and Masayasu Yasuoka
- April 2007

• Preparation for the establishment of a graduate school Submitted application to Ministry of Education, Culture, Sports, Science and Technology to establish a graduate school

Dec. 2007 April 2008 Received permission to establish the SBI Graduate School Began operation of the SBI Graduate School

- A professional educational institution for the development of entrepreneurs
- Education system utilizing e-learning based on the latest advances in technology

In the Future:

Serve as a learning hub for Asia

- Become a forum for exchanging information on research involving Internet technology and start-up companies backed by venture capital
- Promote joint research projects with Asian countries
 Establish alliances with business schools in China, India and other countries

