What the SBI Group Considers to Be "Promising Individuals"

"Promising" does not refer solely to an individual's ability to contribute to the earnings of a single division or company. The SBI Group endeavors to nurture individuals with 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 decisions. We will continue to nurture as many of these "promising individuals" as possible, who will eventually assume important roles in leading Japan's future.

The SBI Group began hiring new university graduates in FY2005. The objective was to recruit future candidates for senior executive positions who will lead the company's continued growth, and to add employees who will be capable of passing on the Group's unique corporate culture to the next generation of employees. Thus far, 264 new university graduates have joined the SBI Group.

The SBI Group values diversity in nurturing human capital, as it strives to create an environment where all employees, regardless of age, sex, nationality, career path, or disability, can fully display their skills and have a chance to grow.

Efforts to Nurture Human Capital Through the SBI Graduate School

Yoshitaka Kitao, CEO of SBI Holdings, serves as President and Chairman of the Board of Regents of the SBI Graduate School. The school provides courses focused on "moral education" and "practical lessons," based on Mr. Kitao's philosophy regarding contributions to society. A central objective of the graduate school is to nurture the development of talented individuals for management positions through a comprehensive grounding in ethical values and scientific management theory. They will then be positioned to contribute toward the sound development of the Japanese economy, and become professionals capable of demonstrating leadership on the world stage.

The SBI Graduate School's goal is to expeditiously nurture individuals to attain leadership positions to play key roles in Japan's future. Therefore, the school welcomes applications from a broad range of individuals who already have work experience. E-Learning is provided to make classes accessible to individuals with full-time jobs, and lectures are accessible on iPod touch*, iPhones* and other

devices. In addition, unit courses, diploma courses and long-term student enrollment programs were established to further facilitate access. In February 2012, the SBI Graduate School held its third "Business Plan Practice Seminar," and this practice-based learning opportunity for entrepreneurs was also open to the public. The SBI Graduate School provides a variety of other educational opportunities, including the establishment of a tuition exemption system for foreign students in an effort to aggressively recruit students from mainly Southeast Asia.

Major Events at the SBI Graduate School

May 2006	Establishment of SBI University Co., Ltd. to nurture human capital Open-door seminars for the development of character, led by instructors such as Steve Chang (the founder of Trend Micro Incorporated) and Masayasu Yasuoka (the son of Masahiro Yasuoka)
Apr. 2007	 Preparation for the establishment of a graduate school Submitted application to Ministry of Education, Culture, Sports, Science and Technology (MEXT) to establish a graduate school
Dec. 2007	Received permission to establish the SBI Graduate School from MEXT
Apr. 2008	SBI Graduate School begins operations A professional educational institution for the development of entrepreneurs Education system utilizing e-learning based on the latest advances in technology
Nov. 2009	Hosted the "SBI Business Plan Contest 2009"
Mar. 2010	Graduation ceremony for the first inaugural class
Apr. 2010	Started offering individual unit courses
July 2010	The SBI Graduate School faculty co-authors "Textbook to Entrepreneurialism," published by Toyo Keizai Inc.
Nov. 2010	Hosted the "2nd SBI Business Plan Contest 2011"
Nov. 2010	Reached basic agreement on a comprehensive collaboration with FPT University, a private university in Vietnam
Apr. 2011	Long-term student enrollment program established
Oct. 2011	Started offering diploma courses
Feb. 2012	Hosted the "3rd Business Plan Practice Seminar"



The SBI Graduate School graduation/entrance ceremony



Business Plan Practice Seminar

^{*} iPod touch and iPhone are trademarks of Apple Inc.