

## Messages from the Independent Outside Directors

# The SBI Group from the Perspective of Independent Outside Directors

### Looking Forward to the SBI Group's Initiatives for Sustainable Growth as a Constant Pioneer

#### Teruhide Sato

I feel that the SBI Group has entered a new stage of growth. In order for strong growth to continue, the Company must flexibly address societal changes and remain a pioneer while keeping close in mind the concepts of self-denial, self-transformation, and self-evolution. With people's attention to climate change increasing as of late, I believe that the SBI Group, with its strengths in technology, will play an even more important role in addressing such worldwide issues going forward. I look forward to the SBI Group's initiatives for sustainable growth, as it transitions from the previous 20 years to the next 20 years.



### Achieving New Value Creation Together with Stakeholders to Take ESG Perspectives into Consideration

#### Heizo Takenaka

With the fourth industrial revolution reaching the field of finance, the SBI Group offers compelling competitive advantages. As an Outside Director, I feel that I am required to view things with the big picture in mind in terms of society and business, appropriately check the overarching direction of management, and state my opinion. From the perspective of ESG, the SBI Group will need to benefit the environment through financial products such as green bonds, review corporate governance in a digital age, and actively contribute to important issues such as regional revitalization by working closely with regional financial institutions.

### Striving for Future Growth through Acquisition and Development of Diverse Talent

#### Yasuhiro Suzuki

With the increasing importance of risk management, I believe more discussions are still needed that encompass the entire Group, especially regarding systems and security risks. In addition, when looking at future growth, it will be critical to acquire and develop human resources who can think from a perspective beyond the conventional finance framework, not to mention the need for a global perspective. I have long been strongly aware that the SBI Group has included corporate social responsibility into its corporate philosophy; however, I think it is essential to discuss this issue from more diverse perspectives in order to achieve further growth.





## Strengthening Supervision of Business Execution to Achieve Highly Transparent Corporate Management

**Hiroshi Ito**

The SBI Group has increased its size steadily. I feel this heightens the possibility that various issues such as corporate governance will increase. In addition, more transparent corporate management is needed, and as an Outside Director, I will carry out my duties with an eye toward constructive and objective checks and supervision functions. Furthermore, while continuing to develop as a company, we will strive to further increase corporate value for stakeholders by strengthening risk management and working on ESG measures for greater contributions to society.

## Expectations for the SBI Group's Global Expansion Driven by Diversity

**Kanae Takeuchi**

I believe it is important for the SBI Group to determine the message it will share for peace of mind and understanding of stakeholders as it expands globally. At the same time, we find ourselves in an era where the promotion of diversity including female board representation is viewed as important. Providing secure services embraced by all people, young and old, men and women, is a major pillar underpinning towards sustainable growth by the SBI Group. The expertise gained from tie-ups with other companies can be utilized in future growth and giving back to society.



## Contributing to Further Growth of the SBI Group by Harnessing My Experience in Finance and Economic Business Fields

**Junichi Fukuda**

The SBI Group engages in a wide range of businesses centered around financial services. I believe the SBI Group actively incorporates new technologies and ideas, then uses these as an engine for growth in various business areas. Also, under the leadership of the company's executive management including President Kitao, prompt and bold decision-making on management is a great advantage of the Company. I hope to contribute to the further growth of the SBI Group as a whole by making wide-ranging proposals based on my experience not only in the financial sector but also in economic policy.

## Contributing to the Enhancement of the SBI Group's Corporate Value as It Works Toward Regional Revitalization

**Hiroyuki Suematsu**

The SBI Group is a group of companies that continues to tackle bold challenges in finance and is growing consistently having achieved steady results. I feel that this growth is underpinned by strong, established leadership and up-and-coming talent that continues to propose and execute new projects. Looking ahead, I believe it will be important for Japan to draw on the power of its regions in driving the entire country's economic growth. As the SBI Group builds a business model for revitalizing regions as the driving force, I plan to utilize and contribute my knowledge of agriculture, forestry, fisheries, and the food industry to benefit the Group.

