

SBI Group's Human Resources Strategy for Execution of Its Management Strategies

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Ideal Human Resources and Our Portfolio

In expanding its business fields based on its management strategy, the SBI Group has secured human resources with the necessary knowledge and ability to create new business opportunities, mainly through mid-career recruitment. As a result, the SBI Group has a distinctive feature that more than 90% of its human resources are mid-career hires. At SBI Holdings alone, 87.5% of management positions are made up of mid-career hires, who play a central role as core personnel. These mid-career hires are able to work successfully alongside new graduates thanks to continuous training activities that help disseminate the SBI Group's management philosophy and corporate culture while allowing employees to acquire a broad overview of the Group as a whole. Furthermore, active communication by the CEO via books and other publications on management and business, is helping the Group to raise employees' knowledge in fields such as humanities and business administration. We believe that these efforts are also contributing to the development of a sense of unity within the Group. Moreover, to promote thorough immersion of the Corporate Missions and Corporate Culture DNA etc., and to permanently pass them on, we have introduced an original app covering the SBI Group officers and employees. In July 2025, the Group instituted a "Pledge between the Company and its

Progress on the Human Resources Strategy

The Group has achieved rapid growth by pursuing its constantly evolving stance of "self-denial," "self-transformation," and "self-evolution." Human resources give rise to creativity, and we thus position them as a major factor behind the differentiation that underlies our competitive strengths. Our human resources strategy seeks to get an accurate grasp of what those within the Company are saying as well as changes in the external environment, in addition to staying attune to the trend of the times. We are also planning to build out the structures and initiatives that enable employees to fully exercise their talents.

- 2005** Started new college graduate hiring program
- Oct. 2009** Corporate dispatch system started for the MBA course at SBI Graduate School
- Mar. 2015** Upper-age limit removed on post-retirement re-employment
- Oct. 2016** Certification-acquisition support system introduced
- Aug. 2018** Health Management Declaration instituted
- Oct. 2018** Highly Specialized Professionals System established (A system that certifies personnel who are responsible for work requiring specialized expertise or who have certain qualifications, and to allow flexible working styles and evaluation methods)
- Apr. 2022** Major increase in salary table for new graduate employees up to their third year
- June 2022** Compensation system introduced in which Group consolidated earnings are reflected in all officers' and employees' compensation
- Oct. 2022** Fully embedded shorter hours regular employee system introduced and staggered working hours formalized
- Mar. 2023** Applicable certificates expanded for certification support system (Nineteen new certifications were added to the 33 certifications that were covered by the previous system, and the number of certifications eligible for an examination fee subsidy was expanded to 52. As of end of June 2025, 57 certifications are covered)
- Apr. 2023** Employment referrals started
- Apr. 2023** Engagement survey started at SBI Holdings (conducted annually)
- Apr. 2024** Increased the salary table focusing on junior to mid-level employees
- June 2024** Increase the incentive payment rate for employee stock ownership plans from 10% to 30%
- July 2024** Introduced an original app for the SBI Group officers and employees to permeate the management philosophy
- Apr. 2025** Significantly increased salary levels for employees. Additionally, the salary table for new graduate employees raised by 10% for up to their third year
- July 2025** Instituted the "Pledge between the Company and its employees"

employees" based on the Five Corporate Missions, Fundamental Business Building Concepts and the Corporate Culture DNA for mutual growth between the company and its employees through clearly articulating the Group's wished-for image of its employees and the value it provides to them.

We recognize that securing talented, global human resources is even more important in executing our management strategies. In addition to actively recruiting employees from overseas universities, we have reconsidered evaluation, training, and compensation systems and are promoting Group-wide efforts to secure talented employees. In 2018, we established the Highly Specialized Professionals System, which enables us to respond differently from the existing framework in terms of salary treatment and working style, and we are focusing on securing human resources who can play strategi-

cally important roles. In April 2022, we implemented an increase in starting salary for new graduates as well as in the salary table up to the third year of employment. In April 2024, we increased the salary table focusing on junior to mid-level employees in order to secure talented employees. In April 2025, another update was made to significantly increase the starting salary for new graduates and the salary table for those up to their third year of employment. The SBI Group will form an appropriate human resources talent pool in light of its management strategy, including use of M&A and other methods to recruit talented and ready-to-work people.

Diversity and Inclusion Towards Sustainable Value Creation

The SBI Group recognizes human rights as fundamental rights that all human beings equally and universally have, and that respecting these rights is inevitable in corporate operations. In 2021, we clearly stated this belief in our “Human Rights Policy.” We also believe that to remain as a company that innovates without getting caught up in preconceived notions requires fostering of an environment in which diverse people can fully demonstrate their potential and stimulate each other to grow, regardless of age, race, nationality, gender, sexual orientation, presence/absence of a disability, or other attributes, and that people of such diversity should be embraced and utilized.

To enable diverse people to fully demonstrate their potential, the Company has introduced a shorter hours regular employee system, not limited to specific reasons or period, allowing for diverse work styles adapted to the lifestyles and life stages of officers and employees. In addition, with respect to superior talent of this sort, the Group is adopting a thorough approach to actively hiring and promoting people regardless of these characteristics. It has also removed the upper-age limit for re-employment, and is raising awareness of discrimination and harassment prevention through human rights training that includes contents related to harassment and establishment of a harassment consultation desk.

As an indicator of diversity, the SBI Group has set goals of increasing the ratios of female managers and employees with foreign nationality to at least 20% and 40%, respectively, by 2025 and will work to maintain and improve the current ratios (26.0% and 37.0%*, respectively, as of March 31, 2025). In addition, the Company and its Group companies are making efforts to comply with the Act on Promotion of Women’s Participation and Advancement in the Workplace and the Act on Advancement of Measures to Support Raising Next-Generation Children. We are also formulating target figures and action plans based on these acts.

Furthermore, we plan to review our “Human Rights Policy” at least once a year and to revise it whenever necessary in response to issues regarding human rights.

* Excluding the SBI Shinsei Bank Group

For more information on the “SBI Group Human Rights Policy,” visit our website.



https://www.sbigroup.co.jp/english/sustainability/social/human_rights.html

Developing Human Resources for the Next Generation of Management

The SBI Group is training future generations of skilled workers through a combination of on-the-job-training and courses at the SBI Graduate School, which opened in 2008 with the full support of the SBI Group. Employees who aspire to become senior managers must complete the SBI Group Senior manager training program as a requirement for promotion. We have also established a program for employees wanting to study a wider range of management subjects to study at the SBI Graduate School. As of March 31, 2025, 188 individuals have obtained MBA degrees through this program. In addition to the SBI Graduate School, new graduate employees are trained by submission of assignments, which is unique to the Company, to help them acquire knowledge and management perspectives as executives of the SBI Group from their early careers. New graduate employees are required to submit a report every two weeks which is then evaluated by management executives, including the CEO. In this way, the Group focuses its efforts on human resources development with training time per employee standing at 10 hours 30 minutes per year* and training expenses (non-consolidated) totaling ¥101 million, resulting in average training expenses per employee of ¥281,430.

* Employees of domestic consolidated subsidiaries (excluding the SBI Shinsei Bank Group) are covered.

Improving Work Environments to Enhance Productivity

We believe that good physical and mental health is important for employees to always perform at their maximum potential. The SBI Group has instituted the Health Management Declaration stating the need to actively promote the creation of an environment that encourages employees to maintain and promote their health. Established in 2007, SBI Wellness Bank supports the health of the SBI Group officers and employees through its partnership with TOKYO INTERNATIONAL CLINIC, a medical corporation it supports and partners with. Additionally, the Group offers services such as individual health consultations with occupational health professionals and treatment by physical therapists as well as providing employees with health management benefits. Starting in 2024, we began offering a program to prevent lifestyle diseases from worsening for employees who wish to participate and have been promoting secondary health check-ups under workers’ accident insurance as a follow-up to regular health check-ups.

Because long working hours can lead to poor mental health of employees, we have been actively implementing Company-wide measures to reduce them since 2015. For example, we strive to monitor overtime working hours and the status of paid leave by regularly notifying employees and their supervisors through an alert system. Since 2016, we have been conducting legally mandated stress checks for our employees and plan to consider more effective measures to maintain the health of our employees by utilizing obtained quantitative data.

In addition to providing opportunities for self-actualization, we are striving to make effective use of employees and to put

the right people in the right jobs through our career open program. Under this system, employees request to transfer to their desired operating companies within the SBI Group, and in FY2024, 154 employees took advantage of this program.

We are also working towards creating a comfortable working environment and expanding our systems, including a parental and childcare leave system, a shorter hours regular employee system, and a staggered working hours system. The Company on its own has a 100% rate for mothers and a 60% rate for fathers taking childcare leave. Furthermore, to improve work efficiency and productivity, the entire Group is promoting the introduction of robotic process automation (RPA) and artificial intelligence (AI) to automate various routine tasks, allowing us to achieve a total reduction of approximately 4,000 hours of work across the Group in FY2024.

We have been conducting an annual engagement survey from 2023 in order to strengthen the corporate ties with employees even more than before. The survey results are used

to improve employees' engagement with the goal of putting in place an even more comfortable working environment.

Recognition of Employees and Rewards towards Performance

Since our founding, we have maintained a policy of "giving a stipend to those with merit and a position to those with good judgment and insights," emphasizing not only results but also the process that leads to those results. In addition, in order to ensure fair and impartial evaluations, we conduct 360-degree evaluations, in which employees are evaluated not only by their superiors, but also by their subordinates and colleagues. In addition, in order to further enhance the cohesiveness of the Group and to additionally increase motivation and morale towards delivering consolidated performance, the Company issues paid stock options to Directors of the Company and its subsidiaries and tax-qualified stock options to employees without cost.

The SBI Group's Human Resource Development Process

