

Message from the Head of Human Resources & General Affairs Division

Aiming to be an organization where the Company and each employee can take on new challenges and grow

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Human resource management and the positioning of human resources at Mitsubishi HC Capital

Human resources are the driving force behind our Group’s efforts to create value and achieve sustainable growth and are an extremely important management asset. Our Group aims to contribute to the realization of a prosperous future by helping our customers solve their problems and by meeting the expectations of all stakeholders. To achieve this, it is essential to be a company that supports the challenges and growth of its employees.

We are continuously and actively investing in human resources so that each and every employee can grow and perform to the best of their ability. Furthermore, we are focusing on creating an organization and workplace environment where employees can feel a sense of fulfillment and pride, while working actively and thriving in their roles.

By investing in human capital and creating a better organization, we will implement human capital management unique to our Group as we aim to continuously enhance our corporate value.

Action Principles

Challenge	Challenge ourselves to look forward to the future with a sense of responsibility and commitment.
Digital	Drive digital innovation and expertise.
Communication	Communicate openly and honestly to build mutual understanding and trust.
Diversity	Embrace diversity and respect each other.
Sustainability	Act in harmony with people, society, and the earth to create a sustainable world.
Integrity	Maintain the highest standards of ethics and integrity.

Creating an environment—a work culture and climate—that fosters transformation

In order to promote transformation, it is necessary to reform the mindset of all employees—who are the agents of transformation—and for each of them to take positive action and take on challenges without fear of failure. Furthermore, it is essential to create opportunities for diverse employees with different attributes, values, and backgrounds to share their ideas and perspectives with each other.

The Group defines a situation in which employees work together in pursuit of value creation as the situation in which MHC engagement¹ is highly met. By quantifying MHC engagement, we identify issues specific to each organization in the Group and promote initiatives for improvement, thereby enhancing Initiative and Diversity and creating an environment conducive to transformation.

The business environment surrounding our Company and customer needs are constantly changing, and the skills and experience required to respond to these changes are also diversifying. In FY2024, we launched the Career Challenge Program to support independent career development, and we are focusing on initiatives to promote a shift in

Career Challenge Program

<p>1. Open recruitment (transfers to other departments)</p> <p>A system for employees to build their careers through transfers to desired departments</p>	<p>2. Manager Challenge Program</p> <p>A system for employees to build their careers through management experience in positions comparable to line manager</p>
<p>3. Temporary transfers to startup companies</p> <p>A system for employees to build their careers through temporary transfers (secondments) to external startup companies</p>	<p>4. Overseas trainee program</p> <p>A system for employees to build their careers by transferring overseas as trainees.</p>

1. MHC engagement: A situation in which employees work together in pursuit of value creation is defined as the situation in which MHC engagement is highly met. (MHC: Mitsubishi HC Capital Inc.)

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employee awareness, such as introducing the Manager Challenge Program and providing opportunities for temporary transfers to startup companies.

Business divisions and the human resources sector work together to achieve corporate growth

In order to enhance corporate value, it is extremely important to coordinate management strategies, business strategies, and human resource initiatives. To achieve this, it is necessary for each business division and the human resources sector to communicate closely and work together to enhance corporate value.

From FY2025, we have assigned HRBPs² to each division and office. Specifically, Human Resources Department staff in charge serve as business partners for personnel matters and human resources development at offices and divisions, supporting the formulation and execution of management and business strategies from an human resources perspective. By further increasing opportunities for communication with divisions and offices, we aim to narrow the gap between the workplace and the human resources sector, build relationships of trust, and contribute to enhancing the corporate value of the entire Group by engaging in human resources strategies, human resources management, and various human resources initiatives in divisions and offices.

We believe that this initiative is effective in promoting the medium- to long-term goals of “fulfillment of a talent portfolio” and “maintaining and improving MHC engagement.”

2. HRBP: Human resources business partners (partners to persons in charge at business divisions to assist them with personnel matters and human resources development).

Investments and initiatives aimed at strengthening and accumulating human capital

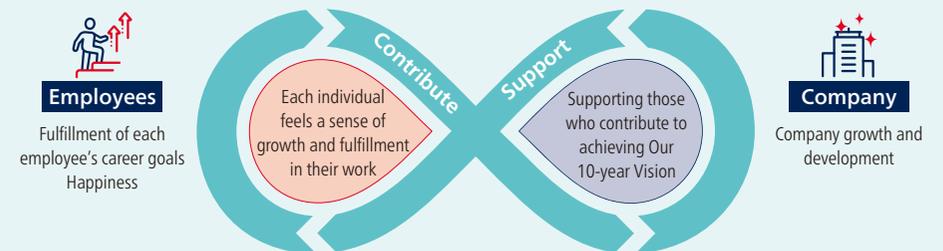
Our Group is working to determine whether we have sufficient human resources for each job by visualizing job information and human resources information and matching them, in order to develop a comprehensive talent portfolio that supports our management and business strategies. Going forward, we will disclose the progress of portfolio development and the status of improvement efforts.

In order to strengthen and accumulate human capital from a medium- to long-term perspective, it is necessary to address both the quality and quantity of human resources. In terms of quality of human resources, we are working to enhance career development initiatives such as introducing career design sheets, providing consultation opportunities with career consultants, expanding training open to all employees, and providing

opportunities for cross-border learning so that employees can proactively consider their own careers and acquire the necessary skill sets.

In terms of quantity of human resources, we are actively hiring mid-career employees in addition to new graduates. In our recruitment of new graduates, we have introduced a recruiter system that allows students to communicate directly with employees. In our recruitment of mid-career employees, we have diversified our recruitment methods by implementing a referral system based on employee referrals and a “comeback” recruitment system that re-employs former employees who have left the Company. Through these efforts, we are striving to secure and strengthen our pool of valuable human resources.

Human resource development policy



To be a company where every employee can work with peace of mind

In order for our Group to grow sustainably, it is essential that each and every employee is healthy both mentally and physically, while working with a sense of fulfillment and pride. In FY2024, we promoted work-life balance such as by reducing overtime hours and encouraging employees to take paid leave. As part of our health management initiatives, we held a walking event within the Company and subsidized genetic testing costs to promote employee health. In addition, we have liberalized our dress code guidelines with the aim of creating a more comfortable working environment, encouraging a shift in thinking, and fostering an open and inclusive culture.

Furthermore, we are working to realize attractive salary levels and enhance our compensation system in order to revitalize our organization and improve productivity.

We will continue to create a workplace where each and every employee feels a sense of fulfillment and can work with peace of mind.