

Message from the CHRO

Becoming a company that continues to evolve, where everyone takes on challenges, co-creates, and grows

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Human capital management at Mitsubishi HC Capital

The Group contributes to achieving a sustainable and prosperous future by maximizing the potential of assets and creating social value. The driving force behind the value creation toward this goal is our human resources, which are an extremely important form of capital for the Group.

We believe that fully drawing out the diverse values and capabilities of each employee is the source of sustainable growth and value creation, and the Group therefore makes continuous and proactive investments in human resources. At the same time, with a view to realizing the vision set out in our talent and culture strategy—a company that continues to evolve, where everyone takes on challenges, co-creates, and grows—we are focusing on initiatives to embed a mindset of transformation and embracing challenges as part of our corporate culture, as well as on building an organization and developing workplace environments where employees can thrive with a sense of fulfillment and pride.

To further clarify that human resources are the driving force behind value creation, starting with the 2028 MTMP, we have modified the Japanese characters we use to write the term *human resources* to reflect our view that employees are valuable assets. Based on this approach, we will continue to pursue human capital management unique to the Group through talent and culture initiatives, aiming to sustainably enhance corporate value.

Toward becoming a company that continues to evolve, where everyone takes on challenges, co-creates, and grows

Through all initiatives, the Group will drive changes in the actions and mindsets of its employees, as well as in its culture, thereby realizing Our FY2031 Vision. We refer to the five elements shown on the right, the sources of these changes, as transformation drivers.

Transformation drivers

- Expanding experiential opportunities that support self-directed career development**
We will further employees' skill acquisition and development by creating an environment where each employee can proactively chart their own career and gain diverse experience inside and outside the Company.
- Embedding behavioral standards focused on team outcomes**
By clarifying decision-making criteria and behavioral standards that emphasize outcomes for the entire team rather than focusing on individual success, we will help establish behaviors that enable employees to cooperate while learning from one another and generate results as a team.
- Fostering psychological safety that encourages trial and error**
By creating a psychologically safe environment where employees can express their own ideas openly and are encouraged to learn from failure, we aim to ensure that the challenges and changes undertaken by each employee have a ripple effect across the organization.
- Realizing flexible work styles that enhance vitality**
We will maintain and enhance employees' physical and mental condition and vitality by developing systems and environments that enable employees to choose work styles suited to their own vitality and stages of life.
- Leaders sharing the vision and purpose and driving execution**
By having leaders themselves clearly articulate and share the vision and purpose, we will build an organization in which each employee acts proactively toward implementation.

Message from the CHRO

Talent strategy for realizing the management strategy

In our talent strategy, we have set MHC engagement, talent portfolio coverage ratio, and investment in talent development as key indicators, with targets for each one.

Targets (FY2025 → FY2028)	MHC engagement	Talent portfolio coverage ratio	Investment in talent development
	(73%) → 75% or higher (consolidated)	80% or higher (non-consolidated)	(Approx. ¥0.65 billion) → 1.5 times or higher (non-consolidated)

Maintaining and improving MHC engagement

The Group defines a state in which employees work as one to create value as a state of high MHC engagement. By quantifying MHC engagement, we identify challenges for each organization and, through improvement initiatives, strengthen employees' initiative and diversity while creating an environment where challenges can be embraced and transformation can emerge more readily. We have set a target of 75% or higher for the percentage of organizations that achieve a high score on the MHC engagement survey.

MHC engagement P.33 [↗](#)

Talent portfolio transformation

The Group is transforming its talent portfolio in alignment with its medium- to long-term management strategy.

To date, we have worked to rebuild our human resource management foundation by defining the roles necessary to implement the medium- to long-term management direction, clarifying the human resource requirements for each role, and visualizing human resource information such as the personal attributes and skills of each employee.

As a target for FY2028, we have set a talent portfolio coverage ratio of 80% or higher, defined as the percentage of positions necessary to realize the management strategy that are filled with appropriate talent. We are currently working to visualize the extent to which talent has been assigned to these positions.

At the same time, because employees may not necessarily have sufficient experience or skills when they begin performing a role, we are working to establish a system for continuously assessing

their skills and fostering their development.

Going forward, by combining role information and human resource information, we will strategically assign, secure, and develop talent for positions required under the management strategy in an integrated manner. In doing so, we will strive to improve talent portfolio coverage, bringing out the potential of each employee and enhancing our ability to execute the management strategy.

Talent portfolio P.34 [↗](#)

Proactive investment in human resources

The Group makes proactive investments in human resources so that diverse talent can come together and make the most of their capabilities.

Our talent development policy is to provide and support opportunities for talent development so that each employee can continue to take on challenges and create value on their own initiative. Based on this policy, we are working to enhance career development measures.

We have also set a target of increasing investment in talent development to 1.5 times or more FY2025 levels. We are actively expanding investment in talent development while securing and strengthening diverse talent through the diversification of recruitment methods.

Proactive investment in human resources P.34 [↗](#)

Talent development policy

