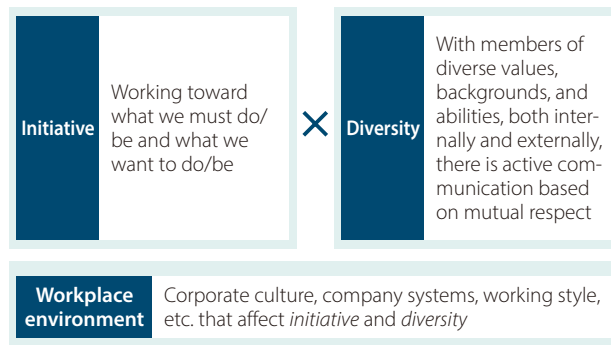


Specific Initiatives Related to Talent

MHC engagement

Since FY2024, the Group has upgraded its engagement survey and monitors MHC engagement as an indicator. This survey consists of three elements: *initiative* and *diversity*, which indicate behavioral aspects, and *workplace environment*, which supports these behaviors. For each department or branch, *initiative* and *diversity* are indexed along two axes, while questions related to *workplace environment* are used to identify and analyze factors that affect each behavior.

Three elements of MHC engagement

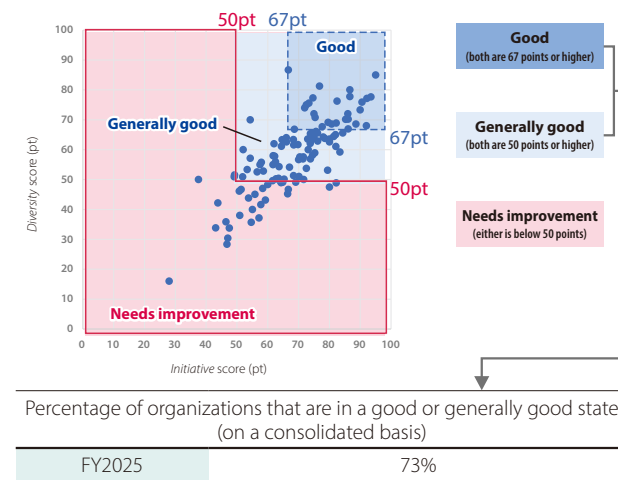


Based on the survey results, we evaluate the state of each department or branch to be at one of three levels.

Good	Scores of <i>initiative</i> and <i>diversity</i> are 67 points or higher (at least two out of three respondents gave a positive answer)
Generally good	Scores are both 50 points or higher (at least half of the respondents gave a positive answer)
Needs improvement	Either is below 50 points

Among these, organizations in a good or generally good state are assessed as being in a state in which employees work as one to create value (i.e., a state of high MHC engagement).

FY2025 analysis results



In FY2025, the percentage of organizations classified as being in a good state or generally good state was 73%.

In addition, statistical analysis using historical data identified the following question categories as having particularly strong correlations with *initiative* and *diversity*.

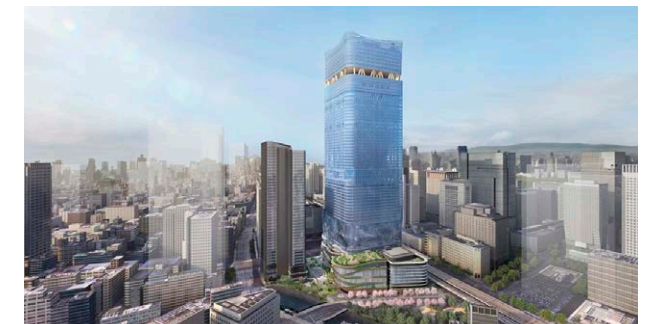
- Workplace inclusion¹
- Leadership by supervisors
- Initiative and a sense of purpose in work
- Organizational culture that encourages taking on challenges
- Positive workplace relationships

1. Workplace inclusion refers to a state in which diversity is respected, capabilities are recognized, and employees can fully exercise their capabilities.

In FY2026, we will focus on these high-impact categories, identify strengths and weaknesses through workshops at each site, and support actions that lead to improvement. We will also expand good practices across the Company.

In addition, as Company-wide measures, we aim to maintain and improve MHC engagement by introducing a bias visualization tool and conducting training to identify and control unconscious bias, one factor that hinders inclusion, while further expanding the Career Challenge Program, which supports employees' self-directed career development.

The functions currently dispersed across Marunouchi, Nishi-Shimbashi, and other locations are scheduled to be integrated and relocated to TOKYO TORCH Torch Tower in FY2028. This relocation will eliminate the physical distance among multiple sites and create synergy through collaboration across divisions and Group companies. In addition, by stimulating communication and strengthening collaboration, we will further raise each employee's awareness of transformation and co-creation. By developing an office environment suited to diverse work styles, we will build a workplace environment that contributes to maintaining and improving MHC engagement.



Exterior image of TOKYO TORCH Torch Tower
(courtesy of Mitsubishi Jisho Design Inc.)

Specific Initiatives Related to Talent

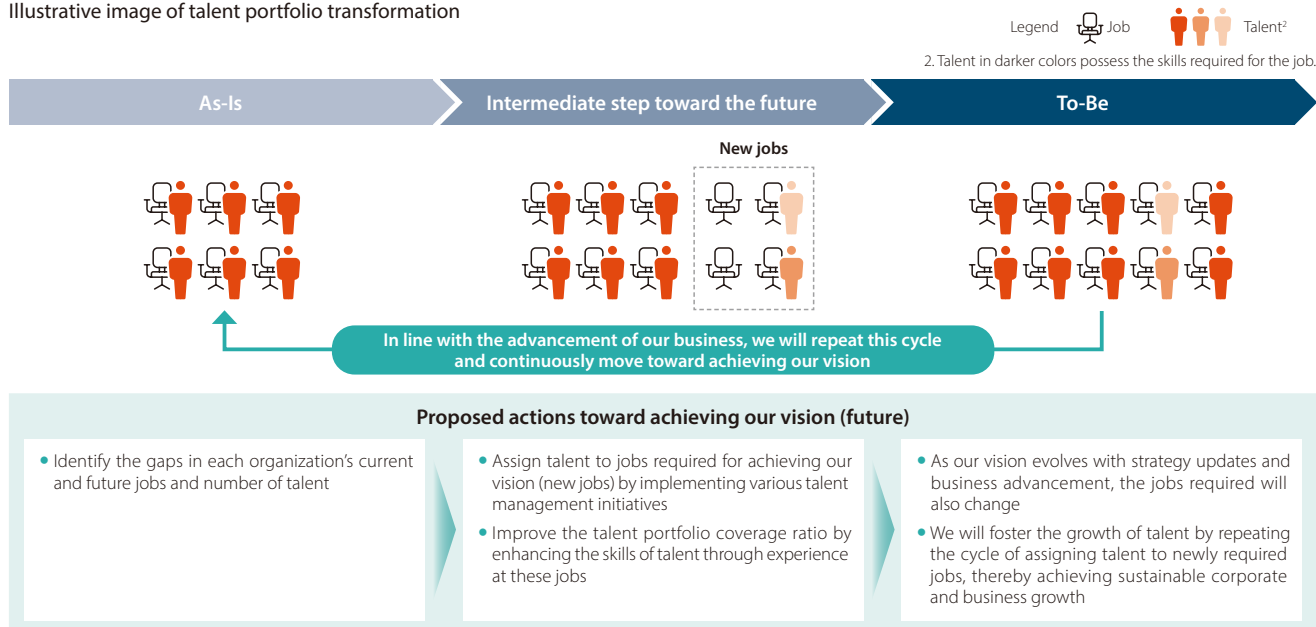
Talent portfolio

Toward transforming our talent portfolio in alignment with our management strategies, we are currently identifying the jobs and required number of talent in each organization in both the current and future states, and visualizing the degree of coverage for the positions necessary to realize the management strategies.

Going forward, in addition to enhancing employees' skills through experience in their jobs, we will steadily assign talent to the necessary jobs by strategically securing, developing, and assigning them.

In light of the fact that the jobs required will change in response to changes in the business environment and management strategies, we will continuously review and optimize the talent portfolio to realize our desired state.

Illustrative image of talent portfolio transformation



Proactive investment in human resources

(1) Initiatives to secure talent

To secure talent with diverse skills, experience, values, and other attributes, the Group engages in stable and strategic recruitment activities through both new graduate recruitment and mid-career recruitment.

In new graduate recruitment, we have introduced a course-based system comprising four courses—open, sales, IT/DX, and global—from the perspective of acquiring diverse talent. We have also newly implemented recruiter selection, in which frontline employees from each course serve as interviewers, enabling recruitment from multifaceted perspectives. In addition, we introduced an interview platform designed to deepen students' understanding of the Company and help them form a more concrete image of their careers, expanding points of

contact between frontline employees and students. Currently, more than 200 employees serve as recruiters, and the offer acceptance rate among students who have participated in interviews has also improved. These initiatives were recognized with the Grand Prix in the Culture Award category at the OB/OG AWARD 2026 hosted by BizReach, Inc., which evaluates efforts to foster a culture of meetings with alumni.



In mid-career recruitment, we are expanding our recruitment channels, such as employee referrals, a *comeback* program to re-hire employees who have resigned in the past, and direct sourcing through which we scout talent. At the same time, taking into account changes in the external environment and the talent market, we are continuously working to maintain and improve competitive compensation levels, focusing on securing motivated talent.

Main areas of expanded talent investment

Purpose	Details
Strengthen recruitment capabilities	Implement employer branding initiatives that contribute to strengthening the Mitsubishi HC Capital brand, such as rebuilding the recruitment website, expanding channels using social media, and expanding recruitment events
Talent development	- Implement DX assessment targeting all employees and initiatives to improve digital literacy targeting designated employees - Implement training programs to drive leadership transformation - Expand trainee dispatch programs to develop global talent - Implement coaching and assessment initiatives to develop management talent

Specific Initiatives Related to Talent

(2) Talent development programs

The Group has systematically organized its talent development programs to support the self-directed career development of each employee and develop talent who will drive medium- to long-term value creation.

Specifically, these programs are built on three pillars:

- 1) Designing development programs linked to the Basic Management Policy
- 2) Designing talent development programs that contribute to realizing Our FY2031 Vision, "Together we innovate, challenge and explore the frontiers of the future"
- 3) Fostering and embedding awareness of career ownership

In development programs linked to the Basic Management Policy, we have set six main themes: *base* (what MHC employees should aspire to), *career* (career development for each employee), *by level* (mindset and skills required at each level), *common core skills* (skills necessary for talent development), *self-development* (upskilling), and *specialized development* (specialized skills required by each department).

Human resource development programs

Programs (themes)		Objectives	No. of programs	No. of participants
Foundations	DX	Maintaining employees' mindsets and skills for DX and enhancing the capabilities of DX promotion personnel	7	309
	Diversity	Promoting women's participation and advancement in the workforce, promoting senior participation in the workforce, and fostering a culture of diversity	11	472
	Sustainability	Acquiring knowledge about sustainability in general and raising awareness of human rights	1	77
	Integrity	Promoting integrity (eliminating harassment and improving moral and ethical standards)	3	2,146
	Global	Fostering a global mindset and improving various skills	7	247
	Finance	Supporting employee career advancement and reskilling	14	1,149
Careers		Fostering employee career ownership and career development	4	107
Organizational level		Improving the mindset and skills required at each level	23	924
Key skills		Improving the strategic thinking of human resources who will drive the evolution and layering of business models	2	40
Self-development, professional development, etc.		Financial support mainly for the self-development and professional development of employees in each department	53	33,346
Total			125	38,817

In the *base* area in particular, we systematically provide programs to help employees acquire the foundational capabilities required as members of the Group, centered on Our Mission, Our Vision, and Action Principles.

Toward realizing Our FY2031 Vision, we have introduced assignments to external programs and temporary transfers to venture companies. Through these programs, we provide opportunities for employees to encounter values and perspectives not available in their regular duties, while gaining practical experience in taking on new businesses and making swift decisions. In FY2025, three employees used these programs.

To foster and embed an awareness of career ownership, we offer four programs under the Career Challenge Program that support employees' self-directed career development. From FY2025, we expanded the scope to include the Manager Challenge Program, for positions comparable to line manager, and the Overseas Trainee Program, which enables employees to take on assignments overseas. In addition, we newly launched the Career Discovery Program so that employees can learn about the appeal of various departments and link this to their

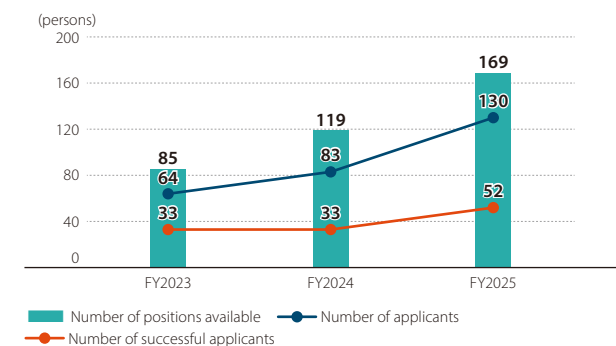
own career development. Through these initiatives, we are creating an environment in which each employee can think about and take action on their career proactively.

Going forward, we will continue to strengthen the provision of capability and career development opportunities focused on each employee.

Career Challenge Program

1 Open recruitment (transfer to other departments) A system for employees to build their careers through transfers to desired departments	2 Manager Challenge Program A system for employees to build their careers through management experience in positions comparable to line manager
3 Temporary transfers to startup companies A system for employees to build their careers through temporary transfers (secondments) to external startup companies	4 Overseas Trainee Program A system for employees to build their career through experience as trainees or expatriates overseas

Trends in applicants for the Career Challenge Program (internal open recruitment)



Specific Initiatives Related to Talent

(3) Compensation and treatment system that rewards performance

The Company's compensation system is role-based and rewards employees who assume greater responsibilities. By appropriately evaluating demonstrated results and behaviors, in addition to employees' roles and expected level of responsibility, we aim to provide compensation and treatment that enable employees to recognize their own growth and contribution.

From FY2026, while maintaining and enhancing a performance-based compensation system comprising base salary and bonuses, we introduced a stock ownership program for employees as a mechanism that helps employees maintain a stronger awareness of their contribution to medium- to long-term corporate value enhancement. Under this program, the Company grants Company shares and other benefits to eligible employees according to the degree to which the Company achieves its performance targets each year.

Specifically, points are granted to employees in line with the Company's performance, and Company shares or cash equivalent to the value of the shares is provided according to the number of points.

In implementing this program, we have adopted a stock-granting ESOP (employee stock ownership plan) trust scheme, under which the Company entrusts funds to a trust bank in preparation for future grants of shares, and the trust bank acquires and holds Company shares. Through this scheme, we will steadily implement stock grants linked to the Company's performance.

Through this program, we will enhance employees' sense of unity and belonging toward enhancing corporate value, and link this to the further enhancement of the Mitsubishi HC Capital brand through proactive investment in human resources.

(4) Group collaboration on a global basis

The Group operates globally, with sites in more than 20 countries and regions, mainly in Europe, the Americas, and Asia & Oceania. Overseas Group companies actively hire local talent to conduct highly specialized global and local businesses.

Local talent accounts for approximately half of the top management of overseas Group companies, and we are promoting the appointment of the right talent to the right management positions from a global perspective.

We also hold an annual global conference that brings together the top management of overseas Group companies to embed Our Mission and strategies throughout the Group. In addition, Corporate Center divisions and business divisions hold regular meetings to share information and strengthen collaboration.

In February 2026, we held the Global HR Conference for HR

personnel at the Tokyo head office, with the aim of sharing the Group's common approach to human capital management and fostering a sense of unity. We will continue to further deepen collaboration on a global basis through regular communication.



Participants in the Global HR Conference

VOICE

Employee feedback

Global HR Conference

Building networks and strengthening collaboration among sites

It was particularly meaningful to build networks through exchanges of views with HR personnel from countries and sites with whom I had previously had few opportunities to interact. Through discussions on HR themes in each organization, I was able to gain a deeper understanding not only of cultural differences but also of the specific HR challenges each organization faces, including recruitment, talent development, and retention, as well as differences in thinking and approaches toward addressing those challenges. Going forward, I would like to apply what I learned to HR initiatives at my own site and to strengthening collaboration among sites.



Alisha Jin
CAI International

Specific Initiatives Related to Talent

Promoting DEIB

The Group promotes DEIB (diversity, equity, inclusion, and belonging) under the following policy: "We seek to foster a vibrant corporate culture where each individual, as a member of an organization, creates new value with a sense of purpose, pride, and aspiration, by developing a work environment where diverse talent can leverage one another's strengths to maximize the impact of their individual motivations and abilities."

In addition to enhancing systems that support employees with various attributes and at different stages of life, we also focus on promoting understanding of DEIB among all employees. We designate every May as DEIB Month and communicate information, provide e-learning, and hold internal events.

In 2025, we held a film screening and conducted e-learning to promote understanding of LGBTQ+ people and allies, and these initiatives were recognized with our first PRIDE Index (Bronze)³ award. To eliminate the gender gap, we continue to provide training for female employees, support for community building, and career support through HR interviews, and the percentage of female managers has been rising.

Differences in average wages between men and women arise due to differences in recruitment by job type, length of

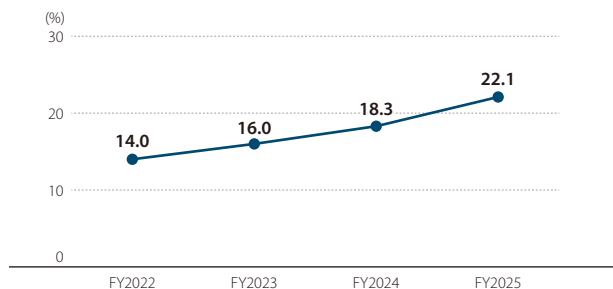
continuous employment, and other factors; however, there are no gender differences in the same roles or positions. Going forward, we will continue working to correct the gender pay gap by expanding the pool of candidates for management positions and embedding efficient work styles.

3. The PRIDE Index is Japan's first index for evaluating LGBTQ+ initiatives by companies and other organizations. It was established in 2016 by *work with Pride* to realize workplaces in Japan where LGBTQ+ and other sexual minorities can work comfortably. The index consists of five indicators: Policy (declaration of action), Representation (community of LGBTQ+ employees), Inspiration (awareness-raising activities), Development (HR systems and programs), and Engagement/Empowerment (social contribution and external relations activities). Points are awarded when designated requirements are met for each indicator, and companies and organizations are certified as Gold, Silver, or Bronze according to their scores.

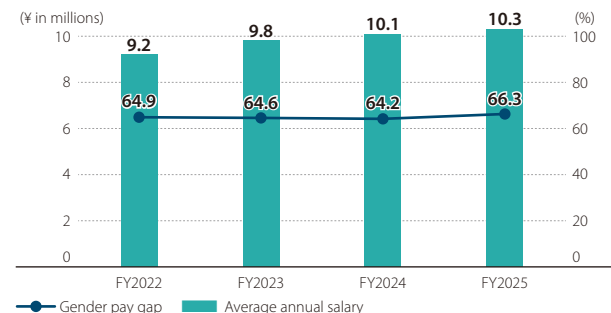


Diversity	▶ A state in which diverse talent exists in terms of nationality, age, gender, sexual orientation, gender identity, race, disability status, values, and other attributes
Equity	▶ Eliminating unfairness and barriers and providing fair opportunities
Inclusion	▶ A state in which diversity is respected, capabilities are recognized, and employees can demonstrate their capabilities
Belonging	▶ A feeling that individuals are members of the organization; being able to grow with a sense of fulfillment, pride, and a desire to improve

Percentage of female managers (non-consolidated)



Gender pay gap / Average annual salary (non-consolidated)



Health initiatives

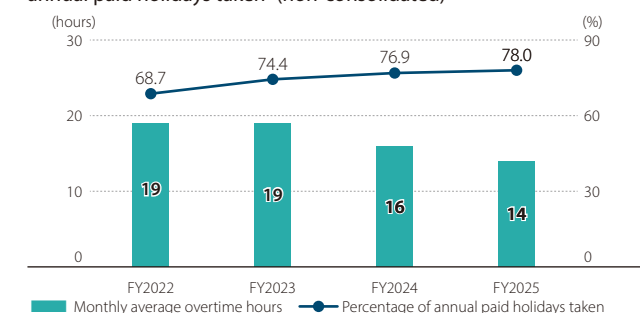
The Company is creating an environment in which each employee can gain an accurate understanding of their health conditions and proactively work on prevention and improvement, with the aim of maintaining and enhancing employees' physical and mental condition and vitality.

In FY2025, we held three walking events using the health insurance association's app, with the aim of establishing exercise habits and raising awareness of physical and mental self-care. We also designated November as Healthcare Month and promoted understanding of mental health and enhanced management capabilities through line care training for managers and e-learning on resilience.

Furthermore, we designated July, August, December, and January as Challenge Months for Keeping Overtime at 14 Hours or Less, and implemented work-style improvement initiatives such as encouraging employees to leave work early and holding yoga events.

As a result of these initiatives, the Company has been recognized as a Certified Health & Productivity Management Outstanding Organization (large enterprise category) for eight consecutive years. Going forward, we will continue striving to maintain employees' physical and mental health and create a comfortable work environment.

Monthly average overtime hours per employee / Percentage of annual paid holidays taken⁴ (non-consolidated)



4. Calculated by dividing the total number of annual paid holidays taken by all employees in each fiscal year by the total number of annual paid holidays granted to all employees in that fiscal year.