

Message from the CDO

Delivering Mitsubishi HC Capital's unique value to stakeholders by combining frontline challenges with our digital strategy

Manabu Yamada

Managing Executive Officer
Chief Digital Officer
Head of IT & Operations Division and
General Manager of IT Department



I am Manabu Yamada, and I have recently assumed the position of Chief Digital Officer (CDO) of Mitsubishi HC Capital. At Hitachi, Ltd., I was engaged in digital businesses in the social infrastructure field and led system development and the promotion of digital utilization in Japan and overseas. Since joining the Company, I have also worked to advance DX, including the integration of core systems and the development of data utilization platforms, thereby driving business growth and operational transformation.

In recent years, rapidly advancing digital technology has significantly changed the social environment surrounding the Company and trends among our stakeholders. Under the 2025 MTMP, we worked to deepen digital understanding within the Company as a foundation for generating results.

With our digital strategy as our guide, we will enter the value creation stage combining business and digital utilization

Under the 2028 MTMP, we are entering a stage where we will see tangible effects from digital initiatives and produce results. By combining our digital strategy with the strategies of each division—deepening our understanding of customers' challenges, pursuing business expertise, and strengthening the management foundation—we will maximize asset value and thereby realize the *evolution and layering of business models*. To achieve this, we will improve the quality of both data and human resources so that we can fully utilize the data generated by our businesses, while leveraging AI to enhance the analysis of various types of data and decision-making.

In addition, we will continue to embrace cutting-edge technology and contribute to value creation in both business and operations, thereby sustainably enhancing corporate value.

Illustration of value creation through the digital strategy

