

Message from the Head of Human Resources & General Affairs Division

Aiming to be an organization that encourages challenges and links the growth of each employee with that of the Company

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Positioning of Human Resources at Mitsubishi HC Capital

The Mitsubishi HC Capital Group aims to contribute to the realization of a prosperous society by meeting the expectations of customers, partners, and other stakeholders through the fulfillment and pride of each and every employee and the vitality of their work.

Human resources are important management capital indispensable for the sustainable growth of a company. In the 2025 MTMP, we have set “fostering and securing talent” as one of the corporate functions strategies. In the process of creating value through business activities,

non-financial capital is also an important element, and we consider human capital to be one of the most important. In the 2025 MTMP, we set non-financial targets related to human capital. In order to realize our management strategies, we will continuously and aggressively invest in human capital to maximize the value of human resources, which are the source of our competitiveness and the driving force for the sustainable growth of the Company.

Creating an Environment Where Transformation Happens Continuously

In order for our Group to earn the trust of our customers, society, and other stakeholders and continue to be an attractive company, it is essential that we respond quickly to changes in the environment and continuously innovate to create new value. To this end, it is important to create an environment in which each and every employee — the agent of transformation — has an awareness of the need for transformation and is able to take positive action and take on challenges without fear of failure. The potential for change is increased when ideas and perspectives from diverse employees with different attributes, values, and backgrounds are combined. We have introduced systems and frameworks to encourage the creation of business models that transcend conventional frameworks, and we will continue to accelerate these systems and frameworks throughout the Company. We will continue to develop a system that supports employees who take on challenges, aiming to create an organization in which the growth of each and every employee leads to the growth of our Group.

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.

Realization of Human Capital Management Linked to Management Strategies

We recognize that accumulating and utilizing human capital is a key issue in improving corporate value. We have identified “fulfillment of talent portfolio” and “maintenance and improvement of MHC engagement*” as two themes we would like to accomplish in the medium to long term. In order to realize the evolution and layering of business models that the Group is pursuing, it is necessary to increase the fulfillment of the talent portfolio in line with management strategies. We will

accumulate and utilize both the quality and quantity of human capital necessary to achieve the SX/DX and business portfolio transformation outlined in the medium- to long-term management direction and to achieve the management indicators targeted by the Group. We also believe that by creating a rewarding work environment and organizational culture, we can lay the foundation for employees to take on challenges with peace of mind.

* MHC engagement = a state in which employees work together to create value.

Toward Fulfilling the Talent Portfolio

In order to fulfill the talent portfolio from a medium- to long-term perspective, we are working to understand (visualize) the gap between the current situation and the ideal human resources that we seek, in terms of both quality and quantity, and to address these issues.

In terms of quality of human resources, we have enhanced rank-based training tailored to junior, mid-level, and management-level employees, and introduced open application training programs to encourage employees to be independent. For example, under DX, we are working to lay the groundwork for the creation and qualitative improvement of customer value through the use of data and digital technologies. In fiscal 2023, we implemented a program with two pillars: raising the digital literacy level of all employees and developing high-level human resources. In addition, Career Design (a system in which employees report on their envisioned careers), which is implemented once a year, asks employees to proactively think about what they want to do with their careers, what they want to become, and what they think their careers should be like, as an oppor-

tunity to raise consciousness of career ownership.

The Group provides employees with a variety of experience and learning opportunities (reskilling) to support the career development of each and every employee and to promote qualitative change in human resources. In the past, we conducted personnel rotations based on the characteristics and experience of employees, but in the future, by visualizing job information and other data in a database, we will use it to further match the skills of employees with the right jobs (the right people in the right places).

In terms of quantity of human resources, we are striving to secure quantity by actively hiring new graduates as well as mid-career employees. As measures to enhance our recruitment framework, we have introduced referral hiring through employee referrals and alumni recruitment to re-hire employees who have resigned in the past as part of efforts to recruit from a diverse pool of talent. In addition, we are striving to retain and keep employees, including senior employees, by maintaining and improving their motivation.

Aiming to Create a Motivating Workplace

As mentioned above, we believe that maintaining and improving MHC engagement will lead to the strengthening of human capital that contributes to our management strategies; MHC engagement consists of three elements: self-motivation, diversity, and working environment, and it is essential that we enhance each of these elements. To this end, we will focus on creating an environment in which employees with various knowledge and experience can engage more voluntarily, diverse employees can respect each other, and employees can

maximize their motivation and abilities. We will promote diversity, equity, and inclusion, and improve our systems to create a comfortable and rewarding work environment for employees of all attributes. We will also provide information internally and externally to gain better understanding from our stakeholders.

We will continue to support the challenges of each and every employee and create a workplace where we can grow together and create a more rewarding work environment.