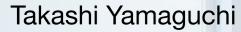
Message from the Head of Human Resources & **General Affairs Division**

Aiming to Become an Organization that **Encourages Challenge and Growth and** Enables Each Individual to Play an Active Role

In April 2023, the Mitsubishi HC Capital Group integrated the human resources systems of its two predecessor companies and launched a new human resources system. This system aims to build frameworks to promote transformation as advocated in the 2025 MTMP toward realizing Our 10-year Vision, "Together we innovate, challenge and explore the frontiers of the future." As a chief feature, this new system supports each employee in taking on challenges and achieving growth based on the concept of realizing innovators.



Managing Executive Officer Head of Human Resources & General Affairs Division Deputy Head of Risk Management Division



A new human resources system for acquiring and developing the human resources we desire

Mitsubishi HC Capital formulated the Basic Management Policy in April 2021 and added the Action Principles in May 2022. This prescribes the values and mindset to be held and actions to be taken by each and every employee of the Company.

Accordingly, in keeping with the Action Principles, the Human Resources Department has defined the human resources we desire based on five perspectives, consisting of Customer-oriented, Professionalism, Creation and Transformation, Leadership, and Human Resource Development.

To acquire and develop human resources based on these five perspectives prescribed in the Action Principles, the new human resources system strengthens the elements of merit-based appointments and compensation based on job standards. As our business domains expand and job content diversifies due to our recent business integration, we are moving from a system centered on "job functions" toward one that emphasizes "job duties" to shift to a compensation system that reduces seniority-related factors.

By establishing this new system, I hope to encourage every employee to take on challenges and achieve growth within the Company and increase their independence. In the future, we will position the Action Principles as a set of values and a mindset that each employee should possess and work to foster a common awareness throughout the Group, including overseas Group companies, as we aim to be an organization where employees of different backgrounds, such as in gender, nationality, and age, can mutually respect each other and play active roles.

| 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. |

Identify disparities in quantity and quality aspects and enhance our human resources

As a specific measure, we are starting out by identifying disparities between the human resources we desire and our current human resources in terms of both quantity (recruitment) and quality (development).

Regarding quantity, we are undertaking mid-career recruitment activities that extend beyond work-ready human resources to identifying those with potential, in addition to strengthening new graduate recruitment. We are also focusing on employee retention by working to create an environment where employees can work more comfortably. Specifically, besides improving employee engagement, we are implementing measures to maintain and improve the motivation of senior employees and introduce a rehiring system to encourage the re-employment of employees who have unavoidably left the Company due to family and other circumstances. By broadening our business domains through business integration, the domains in which our employees can take on challenges have also expanded. To support all employees as they take on challenges and strive for personal growth, we will establish a system to evaluate employees from multiple perspectives.

In terms of quality, we will gather job information as well as information on our employees such as their experience, knowledge, skills, competencies, and personalities, and arrange this information into a database. By doing so, we can better match people and job duties (the right person in the right place) and will develop education and training programs based on the characteristics of employees.

Moreover, through a program to seek business ideas and the intra-entrepreneurship program, we are creating environments in which employees can take on new challenges on their own in new fields. This includes establishing opportunities to support the creation of business models that go beyond leasing and finance. Furthermore, we are reorganizing our training system by verifying ideal human resource development based on hierarchical levels for our young, mid-career, and management-level employees from the perspectives of DX, globalization, and diversity. I recognize that it is our responsibility as the Human Resources Department to enhance the mindsets toward change and the ability of employees to identify various issues through these efforts.

Building a talent portfolio in line with our management strategies

The Career Inventory, which is implemented once a year, is a system in which employees report on their envisioned careers so that we can support them in realizing such careers. Under this system, employees report on matters such as what they aim to become, how they perceive their own characteristics and aptitudes, what kind of environment they seek for attaining growth, and their envisioned career path to achieve this. The system aims to raise the level of fulfilment of a talent portfolio in line with our management strategies, one of the Non-Financial Targets of the 2025 MTMP. By undertaking this process, we hope to provide opportunities for

employees to reconsider their future visions, of which they are usually unaware. The information we receive is put into a database and used for resource allocation.

In striving to improve work efficiency through DX, we must transform people's creativity so that it can be adapted to a variety of jobs. To realize a qualitative transformation that enables every employee to demonstrate their value, a major challenge is to transform the mindset of the entire Group and permeate the Vision. To do so, the Human Resources Department will strive for good communication with employees.

Establishing an environment to increase employee engagement

Under the 2025 MTMP, we have set KPIs of establishing an environment to increase employee engagement, raise the ratio of female managers, increase the rate of annual paid holidays taken by employees, and reduce monthly average overtime hours. We will work to permeate this throughout the Company by quantifying the results of the KPIs and increasing the target values. These initiatives embody a message about achieving results through balanced work styles from the perspectives of work-life balance and health management. I believe this is an important initiative that companies should pursue in promoting sustainable management.

Aiming for a workplace where everyone can work in active roles

President & CEO Hisai has declared both internally and externally that Mitsubishi HC Capital aims to be a company where each employee is positive and happy, a company that is respected by society, and a company that employees can take pride in with their family and friends. I also feel that President & CEO Hisai's blog, which he publishes internally, is very meaningful in reducing the distance between top management and employees. As the Head of Human Resources & General Affairs Division, I would like to increase the number of contact points with each office and maintain close communications. By establishing a friendly atmosphere in which employees can easily call out to each other, we will strive to create a work environment where everyone can feel comfortable expressing and discussing their opinions and ideas and where everyone can work in active roles.