

Human Capital Initiatives

The Group recognizes that the accumulation and utilization of human capital is an important issue in enhancing corporate value through the realization of the Basic Management Policy and the medium- to long-term management direction. In particular, we will secure and utilize the necessary human capital, both in terms of quality and quantity, to achieve the SX/DX and business portfolio transformation outlined in the medium- to long-term management direction and to realize the vision of our Group.

Themes that We Want to Accomplish

In securing and utilizing human capital (qualitative shift in human resources and securing of the quantity of human resources) we uphold two themes to be accomplished in the medium to long term.

| | |
|---|---|
| What we want to accomplish (a) Fulfillment of a talent portfolio Develop and secure human resources contributing to the Group's realization of strategies (quality and quantity) | We define quality and quantity of human resources necessary to realize the “medium- to long-term management direction” and visualize a talent portfolio. We understand a gap between necessary human resources and current human resources in terms of quality and quantity, and implement measures for filling the gap to supplement necessary human resources. |
| What we want to accomplish (b) Maintaining and improving MHC engagement | The Group defines “MHC engagement” as a situation in which employees work together in pursuit of value creation. We will work to maintain and improve spontaneity (a situation in which employees can work using their own discretion), diversity (a situation in which diversity among employees leads to cross-fertilization of ideas), and a positive workplace environment (in which employees can exercise their spontaneity and diversity to the full), which are the three elements comprising MHC engagement. |

Details of Initiatives

The two themes that we want to accomplish as priorities are the reconstruction of the human resource management base, and the creation of a system for maintaining and improving MHC engagement.

| Details of Initiatives | |
|---|---|
| Reconstruction of the human resource management base | The Group has collected/accumulated information on human resources and used it for utilization of human resources (allocation and development) to date. Going forward, for “What we want to accomplish (a) fulfillment of a talent portfolio,” we will reconstruct the human resource management base, define types of human resources necessary to realize the “medium- to long-term management direction,” and then further understand human resources and conduct the human resource development that contributes to qualitative shift. In understanding human resources, we handle qualitative factors such as experience, knowledge, skills and competency in addition to the quantitative perspective including the number of employees. In human resource development (qualitative shift), we identify qualitative issues to fulfill a talent portfolio and take measures for capacity development. Moreover, we will improve the accuracy of matching between human resources and jobs by also putting in place information on jobs, in addition to information on human resources, systematically to further ensure that the right people are placed in the right jobs. |
| Creation of a system for maintaining and improving MHC engagement | The Group has identified current issue areas by survey, and implemented improvement activities to date. Going forward, we will create an index for MHC engagement and work to maintain and improve it. Maintaining MHC engagement for the Group as a whole at a high level will also result in securing the desired number of human resources. |

Indicators and Targets

The non-financial targets of the 2025 MTMP are to visualize the level of fulfillment of the talent portfolio and to enhance the analysis of the results of the engagement survey. The Company plans to disclose quantitative targets for the fulfillment level of the talent portfolio and the results of the engagement survey at the time of the announcement of financial results for fiscal 2025 and fiscal 2024, respectively.

Fulfillment of a Talent Portfolio

Training system

We have four main themes for human resource development: rank-based, global, DX, and diversity training. In addition, amidst a rapidly changing environment, we believe that human resource development tailored to the career development of each individual employee is important to stimulate each employee to meet the challenges of the future, so we have greatly expanded our training programs in the form of open-application training. We will continue to strive to provide opportunities for our employees to develop and realize their own careers.

Main Human Resource Education, Training and Support Systems

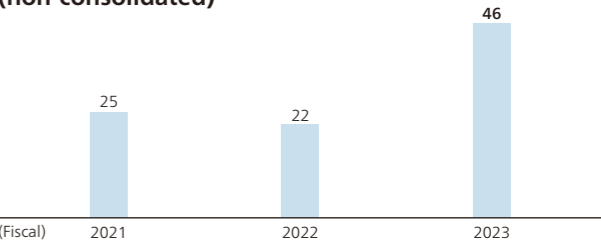
| Theme | Contents | Number of Sessions | Number of Participants | Training Time (h) | | Training Cost | |
|------------------------|--|--------------------|------------------------|-------------------|------------|---------------------|------------------|
| | | | | Total | Per Person | Total (million yen) | Per Capita (yen) |
| Rank-based | Programs related to the skills required for each rank: junior, mid-level, and management-level | 41 | 1,820 | 30,453.0 | 14.2 | 182.6 | 85,334 |
| Global | Programs for both mindset and skills | 12 | 357 | 9,990.9 | 4.7 | 50.5 | 23,603 |
| DX | Programs according to the results of the DX assessment | 12 | 9,590 | 18,195.9 | 8.5 | 79.9 | 37,319 |
| Diversity | Programs on the themes of women's participation and advancement, career development, and corporate culture | 9 | 382 | 2,265.0 | 1.1 | 11.2 | 5,254 |
| Self-development, etc. | Financial support mainly for the self-development and professional development of each department | 13 | 81 | 1,939.5 | 0.9 | 61.5 | 28,720 |
| Total | | 87 | 12,230 | 62,844.3 | 29.4 | 385.7 | 180,230 |

Developing and securing professional human resources

The business environment in which our Group operates is becoming increasingly sophisticated as globalization and DX advance, and the development and securing of human resources to support corporate growth is an important issue. In the area of human resource development, we are focusing on external seminars and support for the acquisition of professional certifications for our employees to acquire the advanced professional skills required in various fields. To recruit from a diverse pool of talent, we have developed schemes for referral hiring through employee referrals and alumni recruitment to

re-hire employees who have resigned in the past. In particular, we are actively recruiting professionals in various industries and high-potential human resources with latent skills and abilities for mid-career hiring.

Number of Mid-career Hires (persons) (non-consolidated)



Voice of Employee comments

Professional human resource development initiatives

Improving the efficiency of the screening operation process through the introduction of digital technology

I am primarily responsible for work related to automated screening for sales finance in partnership with vendors in China and ASEAN regional offices. In the course of my work, I strongly feel the need to utilize digital technology when conducting research and analysis of internal and external data. For example, digital technology has enabled me to analyze information obtained from internal and external sources to identify statistical trends and characteristics of customers in each region, which has led to the upgrading of our screening criteria.

In addition, the Company offers learning programs on DX, and what I learned in the data science course I attended. I was able to immediately apply in the field. In the future, I would like to work on modeling and automation using data and AI. In addition, I would like to be involved in creating an infrastructure that makes reliable data readily available when needed, introducing BI tools, and planning academic training programs.



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Human Capital Initiatives

Training and securing global talent

Our Group has a wide range of global operations, and we focus on developing human resources who will lead our overseas business and recruiting students and others with overseas experience and overseas orientation. We have introduced training programs that not only improve language skills, but also enhance cross-cultural understanding and communication skills, which are directly related to practical business operations. In addition to training programs aimed at fostering interest in working overseas in junior employees, we also aim to develop core global talent and expand the base of such human resources by providing opportunities for early exposure to overseas business practices through the overseas trainee program.

Number of Digital Training Participants

| Target | Program | Content | Number of Participants (persons) |
|--------------------|--|--|----------------------------------|
| All employees | DX assessment | Measure DX literacy levels to determine each person's skill level | 3,071 |
| DX beginner | E-learning and practice tests | A program combining a monthly e-learning course on a specific theme and two practice tests | 1,586 |
| DX standard | E-learning | Employees take the designated e-learning course | 1,194 |
| | Creativity training workshop | A design thinking program made to cultivate innovative mindsets and skills | 66 |
| DX expert | Data utilization workshop | A program designed to teach the concepts and methods of data analysis | 30 |
| Director | DX transformation-driving mind seminar | A lecture by an expert in DX traction | 32 |
| New employees | DX mind training | A program to learn the DX approach and mindset as a member of society | 46 |
| Selected employees | Management strategy course for the digital age | An external training program on DX strategy | 2 |
| Total | | | 6,027 |

Maintenance and improvement of MHC engagement

Implementation of engagement survey

The Group conducts an engagement survey every year, and in fiscal 2023, approximately 90% of employees of the entire Group responded to the survey on a consolidated Group basis. Since it is important to maintain and improve MHC engagement in each workplace, the survey results were returned to management at each workplace, and training was provided on the use of the results data. We will continue to maintain and improve MHC engagement in the future.

Promoting diversity, equity, and inclusion

We promote diversity, equity, and inclusion (DEI) by establishing the following policy: "We seek to foster a corporate culture with the vitality to create new value by bringing together diverse talent who can leverage one

Developing and securing digital talent

Aiming to create and qualitatively improve customer value through the use of data and digital technologies, we are currently working on laying the groundwork to realize this goal. In fiscal 2023, we implemented a program based on a DX assessment for all employees with two pillars: (1) raising the level of DX literacy and (2) developing advanced DX talent. In addition, we are hiring people with skills and experience in data utilization and other areas who can promote the Group's goal of streamlining existing businesses and developing new businesses. We will continue to identify the skills and experience required for digital talent and strive to develop and secure digital talent.

another's strengths to maximize the impact of their individual motivations and talents."

In addition to enhancing support systems for employees with various attributes and at different stages of life, we focus on efforts to promote understanding of DEI among all employees. In addition, training is provided for managers with the aim of improving their ability to manage diverse human resources. Moreover, every May is designated as DEI Month for internal information dissemination and e-learning. In May 2024, we created a logo and catchphrase to help employees visualize their actions and attitudes toward DEI promotion.



ちがいを受け入れ
ちがいをチカラに
誰もがチャレンジ

Promoting women's participation and advancement

Promoting the advancement of women is one of the important issues to be addressed in promoting DEI. In addition to expanding support systems that allow women to continue working in the face of life events unique to women, we are also working on career development support. In addition to rank-based internal training programs, we dispatch female executive candidates and management candidates to external women-only training programs every year for the purpose of building external

Employing people with disabilities

Achieving normalization is also an important issue, and we conduct e-learning for all employees, including executive officers, to promote understanding of employment of people with disabilities. We also support the success of people with disabilities by providing a workplace environment where they can work actively with peace of mind through a full-time employment system that allows people with disabilities who were on fixed-term employment contracts to convert to full-time employees (permanent employment), regular interviews to support their retention in the workplace, and ongoing education and training programs that include managers.

Work-life balance

We have created an environment that enables flexible working styles, such as flexible working without core time, work from home, and satellite offices. In addition, we are working to reduce working hours by improving work using DX, and we are working to achieve a more fulfilling work-life balance by setting recommended "leave work early" days and encouraging more balanced work styles.

Support for balancing work and childcare

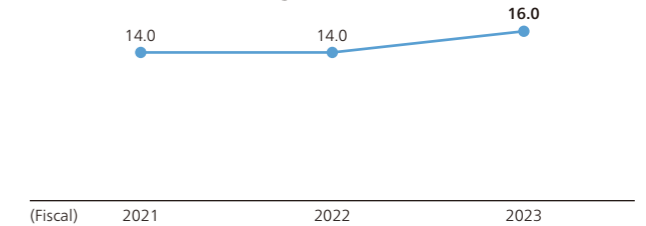
We are working to reinforce our support system and create a workplace environment that enables employees to balance work and childcare. In particular, in order to improve the rate of male employees taking childcare leave, we published a childcare leave guidebook targeting male employees, and held seminars on the subject. As a result, both men and women have achieved 100% rate of taking childcare leave. The average number of days a male employee took childcare leave last year was 17.8 days, and we will continue to work on measures to increase the number of days taken.

Recognized as a Certified Health & Productivity Management Outstanding Organization (large enterprise category)

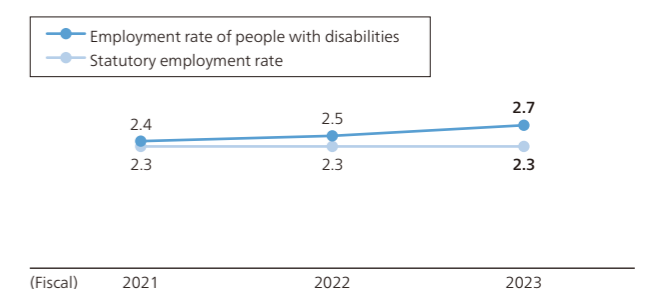
In 2024, we were recognized as a Certified Health & Productivity Management Outstanding Organization in the large enterprise category for the sixth consecutive year. In

networks. In fiscal 2023, a total of 433 female employees attended internal and external training programs.

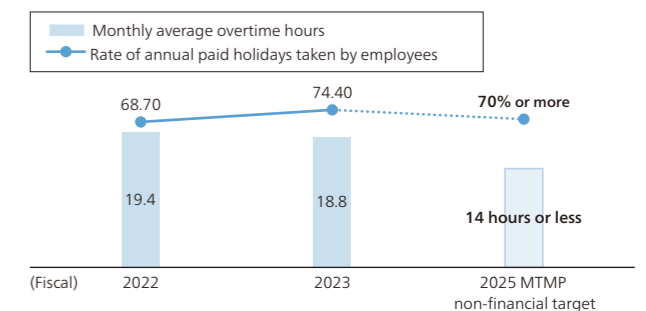
Ratio of Female Managers (%) (non-consolidated)



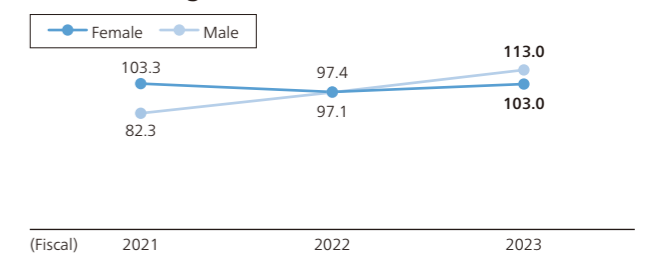
Employment Rate of People with Disabilities (%) (non-consolidated)



Monthly Average Overtime Hours (hours) / Rate of Annual Paid Holidays Taken by Employees (%) (non-consolidated)



Ratio of Taking Childcare Leave (%)*



* Calculated using the formula stipulated by the Act on Childcare Leave, Caregiver Leave, and Other Measures for the Welfare of Workers Caring for Children or Other Family Members (including seconded employees).
Male ratio of taking childcare leave = Employees who took their first childcare leave in the target year ÷ Employees whose spouses gave birth in the target year
* Ratio of taking childcare leave = Employees who took their first childcare leave in the target year ÷ Employees who had a child born to them or their spouse in the target year

fiscal 2023, we introduced health promotion leave that can be used in connection with sports and health, and strive to create a workplace where each employee can work in a healthy manner and demonstrate their abilities to the fullest.

