# **Message from the Chief Human Resources Officer**

Driven by our increased investment in human capital and our promotion of diversity & inclusion, we are creating a group of "human resources desired internally and externally," and provide the finest comprehensive financial services to customers and members of the community.



Director and Senior Managing Executive Officer Ikuhide Harada

# We see potential in our changing times and are always taking on new "challenges"

When our Group transitioned to a holding company structure in October 2022, we adopted the group slogan "Our challenges build our future." New concepts such as DX and SX are arising, and we are living in an age of tremendous change. In order to create new added value in line with our changing times and to supply that value to our customers, I believe we must constantly take on the "challenge" of evolving ourselves.

### The direction of our human capital investment

#### Monetary investment and time investment

"Vision 2027: Plan for Creating the Future Together" is our long-term management plan that sets forth our 10-year long-term strategy, and in FY 2023 we began the medium-term management plan "Plan for Creating the Future Together: Stage III," the final stage of the management plan. In order to maximize the power of our Group's wonderful human capital, the plan defines human capital investment as "monetary and time investments in employees toward the raising of our corporate value" and calls on us to make those investments based on two perspectives: "enriching the contents of human resources development itself (monetary investment)" and "expanding the scope of the target, the time and the duration of the human resources development (time investment)."

Specifically, our investments will be directed at building up a lineup of opportunities that motivate employees and equip them with stronger professional expertise. This includes opportunities to earn MBAs in Japan or abroad as a means of acquiring business management insights and broadening their horizons, to be assigned on loan to external companies where they can deepen their professional knowledge, and acquire diverse certifications using a larger pool of study grants.

## Promoting diversity & inclusion

We are using a top-down approach to promote diversity & inclusion, guided by the belief that diverse ideas unconstrained by conventional values will revitalize our organization and thus enable us to stay abreast of our changing times.

Diverse ideas come from having a diverse workforce. Accordingly, we strive to

recruit talent who have already built up a wide range of career experiences. In FY 2023, our Group hired 36 such mid-career professionals.

In order to achieve our goal to "expand our business axis while creating new value," our Group has various companies that operate businesses such as personnel placement, consulting, and renewable energy. This diverse portfolio of businesses employs talent with special expertise that normally is not cultivated in the traditional banking segment.

We are also working to rehire "alumni" (former employees), a practice that has been gaining attention in recent years. A growing number of people who retired from our Group for various reasons are coming back to our team, with three rejoining us as full-time employees in FY 2023.

In addition, we are striving to diversify our leadership, including through women's empowerment initiatives. We are able to inspire diverse talent to take on the challenge of becoming leaders by assessing each individual's traits and management skills in a way that eliminates gender or career biases. Also, we have introduced a mentorship program and taken other steps to create an environment supportive of those struggling with the challenges of being a manager.

I believe that initiatives such as these fuse together the career experiences and ideas of employees from diverse backgrounds and thus contribute to the promotion of the diversity & inclusion of our organization.

#### Our aim is to receive the ultimate in gratitude from our customers

According to past ES questionnaire surveys conducted by our Group, many of our employees find being thanked by customers to be rewarding and motivating, and work each day to earn the gratitude of customers. As I mentioned earlier, we are using all kinds of techniques to motivate and reward our employees to further heighten their engagement.

Needless to say, employees are at the heart of our human capital investments. When the efforts and ambitions of each and every employee combine, they provide our organization with tremendous power.

I hope that all of our employees see our changing times as opportunities, striving to earn the ultimate gratitude from our customers and constantly taking on new challenges.