

Promote Diversity Based on the Spirit of Human Dignity

Message from the Director in Charge of Human Resources

Enhancing Human Capital to Realize Our Vision

Masashi Yoshiba Senior Executive Managing Officer



To achieve ACOM Group's vision of meeting the expectations of all our stakeholders, I think the company and each employee must continue to grow, and we are promoting measures to enhance human capital in line with the Policy on Human Resources Development and Policy on Internal Environment Development.

Providing support for the challenges that employees take on is essential if we are to develop a workforce that respects the capabilities, ideas, and values of a diverse range of individuals, and that can embody our corporate philosophy. One such example is the job challenge, in which employees can apply to switch departments to help realize an environment where diverse human resources work with vitality. The program allows employees to choose an opportunity to grow. In addition, as a means to train employees in specialized areas, we started developing human resources in the fiscal year ended March 2024 to play a role in promoting digital technologies. In the fiscal year ending March 2025, we are running a program that allows employees to acquire more advanced technical skills.

In addition, to build a strong foundation for human resources, raising job satisfaction is a must. One key theme in our Medium-term Management Plan is to "increase employee engagement through ingraining the vision." To do so, since the fiscal year ended March 2023, we have hosted the Vision Ingraining Program to enhance understanding of our vision among all employees. This program is for the purpose of linking the vision to everyday work and clarifying criteria for decision-making in daily behavior. I hope that giving meaning to their work will boost the sense among employees that they are contributing to society and the organization, and in turn lead to better job satisfaction.

Our personnel measures have also received wide acclaim from outside the Company. As part of the employee welfare recognition program Hataraku Yell, for example, we have received the highest rating for three consecutive years for our efforts to improve employee benefits. For employee engagement, we were honored in the large corporation category for the fifth consecutive year. We have put in new personnel programs and made reforms, but going forward we will continue to work to realize a personnel system that is even more appealing to employees.

We have also positioned human capital as a central pillar of our sustainability measures. In addition to promoting diversity based on The Spirit of Human Dignity—which is a key part of our corporate philosophy—we will strive to create workplace environments where employees can work in comfort and with thorough job satisfaction. In doing so, we will strive to contribute to enhanced corporate value.



Human resources who can embody the corporate philosophy

- 1 Secure excellent and promising human resources
- 2 Promote the growth of each individual employee
- 3 Increase engagement
- 4 Motivate to increase job satisfaction
- 5 Create comfortable workplace environments
- 6 Culture that supports the growth and challenges of all employees

[Policy on Human Resources Development] Aiming for the Company Group's sustainable growth, the Company will respect the abilities, ideas, values, etc. of diverse human resources and develop human resources who can embody its corporate philosophy.

[Policy on Internal Environment Development] Based on the Group's corporate philosophy of "The Spirit of Human Dignity," the Company will promote diversity and develop an internal environment in which employees can feel motivated and comfortable.

1 Secure excellent and promising human resources

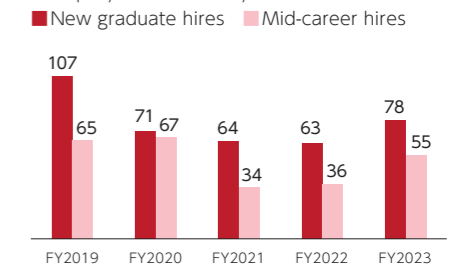
Under the situation where competition between companies is intensifying and changes in external conditions are accelerating, in order to implement "creative and innovative management" that the Company advocates in its corporate philosophy, and to continue to meet the expectations from stakeholders, it is necessary to create new value by respecting the abilities, ideas, and values of diverse human resources. Based on this thinking, we are promoting recruitment activities for new graduates and mid-career hires to secure the human resources necessary to execute our business strategy.

Regarding recruitment activities for new graduates, in the Mynavi and Nikkei 2025 Graduate Employment Company Popularity Rankings, we ranked second in the credit, leasing, and other financial category.

And, with regard to mid-career recruiting, we actively recruit people with specialized skills in order to speedily address business issues and further expand our business domains. Going forward, we will continue to secure diversity and work to raise our organizational strength.

New Graduate Hires / Mid-career Hires (people)

*New graduate hires are the number entering the Company the next fiscal year



2 Promote the growth of each individual employee

With the increasing need for personnel with expertise in digital technologies due to the promotion of DX measures, the growth of employees is essential in order to continue to meet the expectations of stakeholders.

Since April 2023, we have provided the Digital Human Resource Development Program for employees selected based on a voluntary application process for the purpose of training personnel to play a role in promoting digital technologies. We hold basic digital training each half year to foster a digital mindset and for employees selected from the among those who have taken this training, we offer a skill acquisition training course to provide more advanced, specialized skills. In addition, with each training session, measures for digital promotion are considered and proposed to executives. We are working in collaboration with the Human Resources Department to implement a number of the recommended measures. Through systematic training programs, we will promote the training of core human resources for promoting digital technologies.



3 Increase engagement

Based on the Policy on Internal Environment Development and under our corporate philosophy, The Spirit of Human Dignity, we are promoting Diversity, Equity and Inclusion (DEI) and working to create workplace environments where employees can work in comfort and with thorough job satisfaction. Through implementing various policies, we are endeavoring to conduct fixed-point observation of engagement and to grasp issues and make improvements so that the performance of the organization and employees is maximized and corporate value increased.

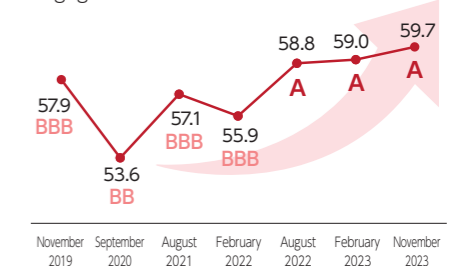
As for initiatives, we conduct an employee engagement survey*1 provided by Link and Motivation Inc. Based on the survey results, items with a large gap between level of expectation and level of satisfaction are taken up as organizational issues and various improvements are made. As a result, our most recent engagement score was 59.7, good for an A ranking, our highest rank so far. In addition, in March 2024, companies with high engagement scores*2 among those giving out the survey were honored at the Best Motivation Company Award 2024 (large corporation division) and we placed in the top ten for the fifth consecutive year. Going forward, we will continue working to increase engagement between employees and the organization.

*1 A survey with 64 items in 16 categories that affect employee engagement that measures the level of expectation and level of satisfaction of employees to grasp that state of engagement in an organization.

*2 Based on the levels of expectation and satisfaction of a company's employees, the extent of mutual understanding between employees and the company is quantitatively measured and a score is calculated.



Engagement Scores



4 Motivate to increase job satisfaction

When formulating the Medium-term Management Plan (from the fiscal year ended March 2023 to the fiscal year ending March 2025), we revised the vision to better clarify our commitment to each stakeholder. The Vision Book was created and distributed to all employees in order to link the vision to their operations and to clarify the criteria for decision-making in daily behavior.

We conduct the Vision Ingraining Program, in which executives and employees carry out a dialogue about ACOM's vision. The purpose of this program is to inspire each and every employee to engage in their own work with a sense of pride, mission and ownership, while utilizing the Vision Book.

Previously, training was conducted with executives discussing the vision, but with the Vision Ingraining Program, what is emphasized is not the message from executives but dialogue at worksites. In the fiscal year ended March 2023, the first year of the program, executives served as facilitators and together with around 20 employees in each group, the Company's vision is linked to daily operations and action plans are created to realize the vision. In the

year ended March 2024, the action plans created the previous year were reviewed to give them significance for daily operations. Further, departments considered which stakeholders were being benefited by the work they were doing and what kinds of value were being delivered to them. Even more specific action plans were once again created to realize the vision. Going forward, each and every employee will aim to engage in their own work with a sense of pride, mission and ownership, and we will continue dialogue at worksites about the Company's vision.



5 Create comfortable workplace environments

Promote health and productivity management

Recognizing that the physical and mental health of employees is tied to employee happiness and the Company's development, in October 2021 we enacted our Declaration of Health and Productivity Management and have been working to build an environment in which our employees can "work with happiness and vitality." In addition, the Human Resources Department Director, Human Resources Department, the Hygiene Committee, industrial physicians, ACOM Health Insurance Association, and other parties are cooperating to build a health and productivity management promotion system.

For the purpose of further promoting health and productivity management and publicizing the details of our health and productivity management initiatives internally and externally, we created the Health and Productivity Management Strategy Map in 2022 and made it available on our website.

For the third consecutive year, our efforts in this area were recognized and we were selected as a Certified KENKO Investment for Health Outstanding Organization jointly by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi under the Certified KENKO Investment for Health Outstanding Organizations Recognition Program.



Won the Superior Company Welfare Award for third consecutive year

The Spirit of Respect for Human Dignity is one aspect of our corporate philosophy, and we are eager to enhance our welfare plan to help each and every one of our employees to achieve their life plans.

For employees returning from childcare leave, we offer childcare leave return benefits to support the employee's reintegration, and aiming for flexible work styles, we began offering seven hour working slots, as we continue to institute new programs.

For the third straight year, we won the Superior Company Welfare (General) award which is conferred on five companies taking particularly outstanding actions in the Hataraku Yell program for commendation and certification of corporate welfare. ACOM's award was in recognition of its measures taken in welfare programs to address a range of issues, such as balancing work with childcare and nursing care and measures against early job turnover among newly hired graduates.



6 Culture that supports the growth and challenges of all employees

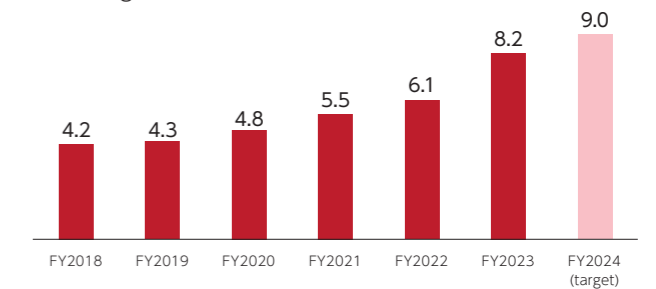
We are creating an environment where female employees can work with vitality. We have run the Women Career Program since the fiscal year ended March 2023, a training program that helps female employees take on challenges a step outside their comfort zones for autonomous career development. As of the current point in time, 32 women have participated in this program. Joining this program has led directly to further action, including 10 participants who have applied for selective training that is available for the purpose of developing future management candidates.

We have set a target of increasing the percentage of women in managerial positions* to at least 9.0% by the end of the fiscal year March 2025.

* Managerial position is section manager and above with subordinates



Ratio of Female Workers in Managerial Positions (%)



Interview

Improved score in results of the organization's engagement survey; honored as Best Motivating Leader

Hidekazu Tanikawa

Credit Management Department, East Japan Management Center



Q What do you focus on daily as an organization leader?

Treating people like family. Whether scolding or praising an employee, I try to face the person like I would a family member.

The department I was in until the fiscal year ended March 2023 had around 20 employees. I tried to talk with each and every one daily and strove to create an environment where everyone felt free to speak their opinions. The people under me had a wide range of ages, from their twenties to their sixties, but I made communication important, so the distance between employees was narrow and I think the workplace allowed for lively discussions.

From this fiscal year, as a senior manager, to motivate all of the East Japan Management Center, Credit Management Department, I will constantly search for what it is that influences motivation and strive to have a workplace environment where every employee feels comfortable working.

Q What is the secret to motivation?

To sincerely engage with employees and produce results together. It is easy to have fun working, but even while having fun, I sincerely engage with employees and feel daily that the organization as a whole generating results.

The department I'm in now does debt collection work. We engage with customers every day and our results are tangible as numbers, which helps motivate employees. However, if results are not forthcoming, the atmosphere at the workplace darkens, and the pressure to achieve the results causes mistakes.

For this reason, I always have my antenna up between managers for employee needs. I work to keep tabs on everyone. In addition, through study sessions and the like, I try to offer advice and support personalized for each employee. As a result, employees working with a positive attitude have increased, and I feel the organization as a whole has changed to an environment where it is easy to consult with managers.