Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

Human Resource Development Initiatives

The policy of the TRANSACTION Group (hereinafter, "the Group") is to disseminate its corporate philosophy, action guidelines, and corporate slogan; to actively welcome diverse talent and values, regardless of nationality, gender, or other attributes, making use of them in corporate activities and for corporate value enhancement; and to pursue the development of human resources from a medium- to long-term perspective through a clear personnel evaluation system, grade-based education programs corresponding to positions, and other measures.

To strengthen human resource development, we offer a range of training programs, facilitate exchanges among the personnel of different group companies, etc. We have also established a system for developing the next generation of executives by appointing them as directors of operating companies, providing them with opportunities for participation in discussions on medium-term strategy, etc. In addition, we are also working to develop an environment and provide learning support for the use of digital technologies, including generative AI.

About Education and Training

The Group's training structure is designed to enable employees to systematically acquire the mindset and skills required for each job grade and contribute to the enhancement of corporate value through independent career formation.

With grade-based training for all employees, we systematically nurture the business mindset needed for each job grade. With sales training, we equip sales representatives with practical skills that help them strengthen their sales capabilities, providing a foundation for business growth. Meanwhile, with promotion selection programs, we promote skill acquisition through problem solving based on requirements for promotion. For higher job grades, we have promotion candidates deliver presentations to corporate officers so that they can hone the perspectives and judgment required of executives.

In addition, beginning in the fiscal year ending August 2026, we have introduced a

selective program to systematically develop candidates for the next generation of senior executives, nurturing leaders who can deliver sustainable growth for the Group.

Furthermore, to support self-study, we provide e-learning programs that are available to all employees. They can access them whenever they need to, acquiring various business skills as well as cultivating professionalism and commitment to independent learning.

Overview of Education and Training System

	New employees	Young	Mid-level	Management positions	General managers or higher
Grade-based training	New employee training	Training for mana		gement positions	
	Grade-based training New post training				
Sales	New employee training OJT	Questioning skill training Value emphasis training	Sales training		
Promotion candidates		Promotion selection programs			Next-generation executive development program
Compliance	Personal information protection training Harassment training Insider trading regulations training, etc.				
Self-study	Various e-learning training programs				

Evaluation System

The Group's evaluation system emphasizes employee growth and involves a series of processes, namely goal setting, evaluation, and feedback. Under this system, "behavioral goals" (competencies) and "outcome goals" (MBO: Management by Objectives) are determined and the level of attainment is evaluated every quarter.

The evaluation results are reflected in fair treatment and remuneration according to outcomes, leading to the creation of an environment in which each employee enjoys job fulfillment and is able to give full play to their abilities.



Notes

Behavioral goals (competencies): Objectives for behaviors and attitudes required to embody our management philosophy

Outcome goals (MBO): Objectives for the execution of management plans determined with the aim of maximizing corporate value

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