

1Q FY2026 Consolidated Financial Results Presentation

(for the three months ended June 30, 2026)

Mitsubishi HC Capital Inc.

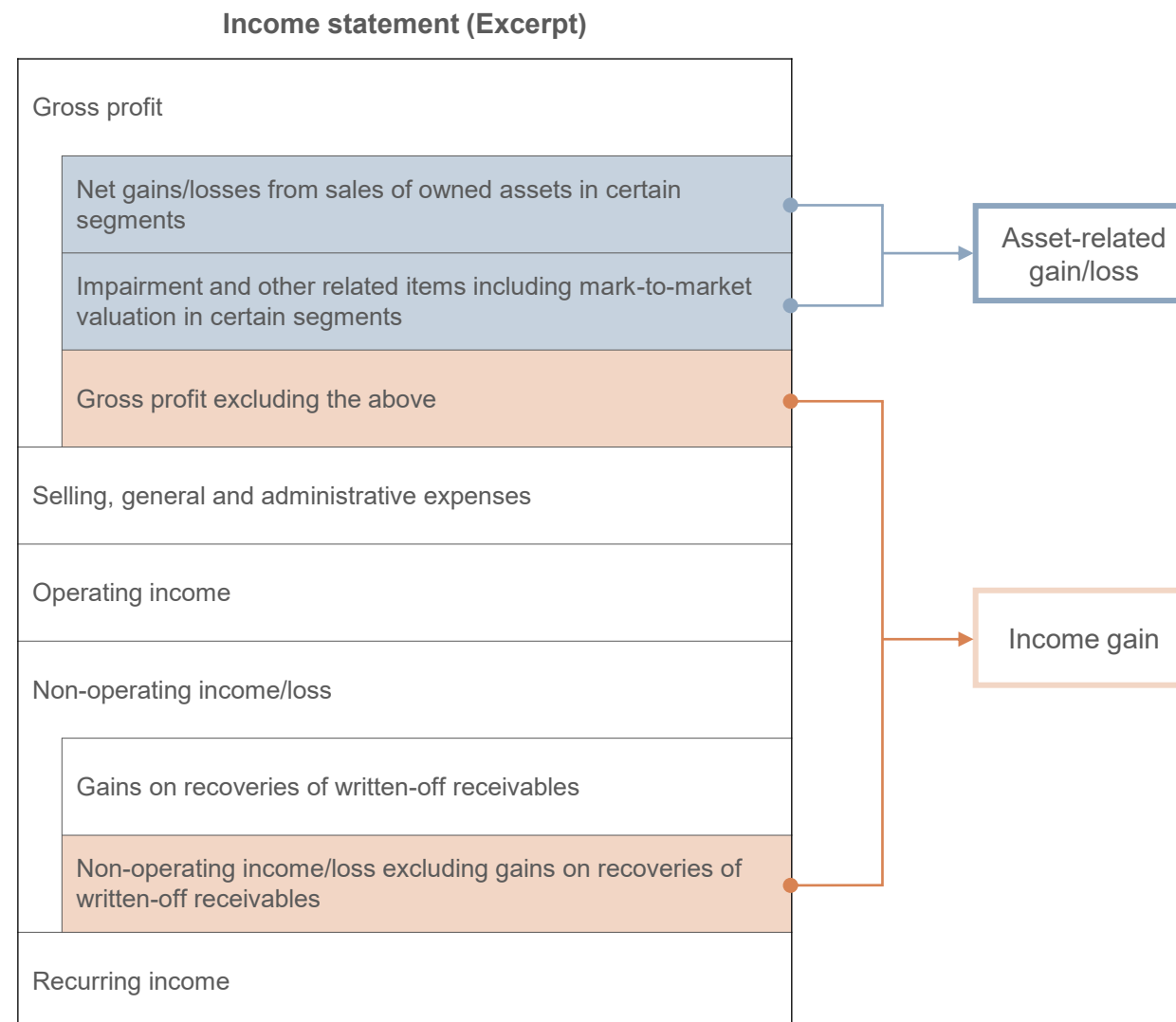
August 7, 2026

Terms used in this presentation

Definitions	
Asset-related gain/loss	Net gains/losses from sales of owned assets, impairment, and other related items, including mark-to-market valuation in the Customer Solutions, Environment & Energy, Aviation, Logistics, and Real Estate segments, on a gross profit basis
Income gain	Gross profit excluding asset-related gain/loss, plus non-operating income/loss excluding gains on recoveries of written-off receivables
Net income	Quarterly or full-year net income attributable to owners of the parent
ROA	Net income divided by average total assets at the beginning and end of the fiscal year
ROE	Net income divided by average net assets* at the beginning and end of the fiscal year *Net assets excluding share acquisition rights and non-controlling interests
Segment assets	Total assets by segment

Abbreviations of company names	
MHC	Mitsubishi HC Capital
MHCUK	Mitsubishi HC Capital UK (leasing and finance company in Europe)
MHCA	Mitsubishi HC Capital America (leasing and finance company in North America)
EE	European Energy (renewable and next-generation energy company)
JSA	Jackson Square Aviation (aircraft leasing company)
elfc	Engine Lease Finance (aircraft engine leasing company)
CAI	CAI International (marine container leasing company)
PNW	PNW Railcars (railcar leasing company)

Reference: Illustrative definitions of asset-related gain/loss and income gain



Net income

1Q FY2026 Results

¥31.6bn

YoY Change

(excl. fiscal period change impact)

-¥2.8bn
(-8.2%)

FY2026 Forecast

¥160bn*

Progress

19.8%

Comments

- ☒ Net income for 1Q FY2026 was ¥31.6 billion, down ¥2.8 billion (8.2%) YoY, mainly due to lower gains on asset sales, excluding the prior-year one-off profit of ¥22.8 billion resulting from subsidiaries' fiscal period changes.
Including the fiscal period change impact, net income fell ¥25.6 billion (44.8%) YoY.
- ☒ As of 1Q-end, the impact of ongoing instability in the Middle East on our earnings remains limited. Given the continued uncertainty, we are monitoring the situation closely.
- ☒ Progress against the full-year forecast was 19.8%, reflecting the low share of planned asset sales in 1Q. Results were broadly in line with our plan.

* Assumed FX rates: USD/JPY = 150, GBP/JPY = 205.

FX sensitivity: a ¥1 depreciation of the yen against the USD raises net income by approximately ¥460 million, and against the GBP by approximately ¥110 million.

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1Q FY2026 financial results

(¥ in billions)		(a)	(b)	(c)	(d)=(c)-(b)	(e)=(d)/(b)	(f)
		1Q FY2025	Excl. fiscal period change impact	1Q FY2026	YoY (excl. fiscal period change impact)		
					Change	Change (%)	Change (excl. FX impact ^{*2})
1	Income gain	129.9	98.6	102.9	① +4.3	+4.4%	-1.5
2	Asset-related gain/loss	18.1	14.5	8.4	② -6.1	-42.1%	-6.4
3	Net income	57.2	34.4	31.6	③ -2.8	-8.2%	-4.6
4	New transactions volume	745.1	702.0	918.5	+216.5	+30.8%	+159.6

(¥ in billions)		(a)	(b)	(c)=(b)-(a)	(d)=(c)/(a)	(e)
		End of FY2025	End of 1Q FY2026	Vs. end of FY2025		
				Change	Change (%)	Change (excl. FX impact ^{*2})
5	Total assets (Segment assets ^{*1})	13,089.5	13,314.4	④ +224.8	+1.7%	+92.8
6	Equity ratio	15.2%	15.1%	-0.1pt	-	-

*1 Effective from FY2026, the scope of assets included in segment assets was revised (see page 8 for details).

*2 Impact of YoY changes in foreign exchange rates applied to the consolidation of overseas subsidiaries (see page 38 for the applicable FX rates).

YoY change factors

1 Income gain

- ✓ Increased, excluding the prior-year fiscal period change impact

2 Asset-related gain/loss

- ✓ Declined mainly due to the absence of large prior-year gains on asset sales in the Real Estate segment
- ✓ The majority of gains on asset sales are expected to be recognized in the second half

3 Net income

- ✓ Declined mainly due to lower asset-related gain/loss, partially offset by lower credit costs, particularly in the Global Customer Business segment

4 Total assets

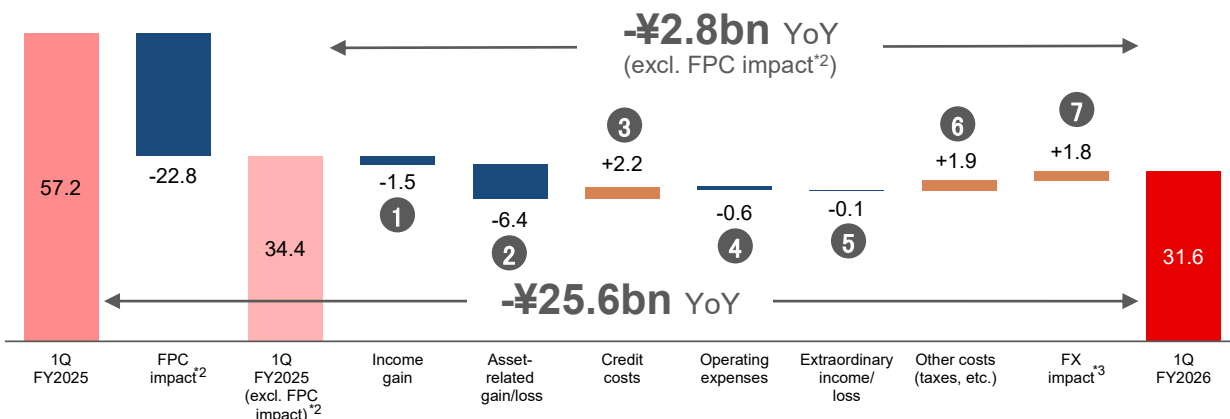
- ✓ Increased from the prior fiscal year-end, driven by asset growth mainly in the Aviation and Real Estate segments, as well as the FX impact

1Q FY2026 net income vs. 1Q FY2025

1Q FY2026 net income vs. 1Q FY2025*1

(¥ in billions)

Positive factors Negative factors



(¥ in billions)	(a)	(b)	(c)	(d)=(c)-(b)	(e) (f)=(e)-(b)	
	1Q FY2025	Excl. FPC impact ²	1Q FY2026	YoY	1Q FY2026	YoY
Income gain	129.9	98.6	102.9	+4.3	97.0	① -1.5
Asset-related gain/loss	18.1	14.5	8.4	-6.1	8.1	② -6.4
Credit costs	7.6	7.6	5.9	-1.6	5.4	③ -2.2
Operating expenses	60.7	55.2	58.9	+3.7	55.8	④ +0.6
Extraordinary income/loss	0.1	0.1	-	-0.1	-	⑤ -0.1
Other costs (taxes, etc.)	22.5	16.0	14.8	-1.1	14.0	⑥ -1.9
Net income	57.2	34.4	31.6	-2.8	29.8	-4.6
FX impact³					⑦ 1.8	

*1 Figures from "Income gain" through "Extraordinary income/loss" are presented on a pre-tax basis. Taxes are included in "Other costs (taxes, etc.)".

*2 FPC impact: fiscal period change impact. YoY figures are calculated against prior-year figures excluding the fiscal period change impact.

YoY change factors*4 (+/-: impact on net income)

1 Income gain

- ✓ Aviation -¥2.8bn Lower leasing revenues due to an increase in off-lease aircraft following returns from a specific airline
- ✓ Environment & Energy -¥1.5bn Higher equity-method loss from EE
- ✓ Real Estate +¥1.2bn Increase driven by asset growth

2 Asset-related gain/loss

- ✓ Real Estate -¥5.8bn The absence of large prior-year gains on asset sales

3 Credit costs

- ✓ Global Customer Business +¥3.6bn Lower costs in the Americas' commercial truck business and the absence of prior-year restructuring costs in Asia & Oceania
- ✓ Real Estate -¥1.4bn The absence of a prior-year reversal of general credit provisions

6 Other costs (taxes, etc.)

- ✓ Multiple segments Lower tax expenses reflecting lower profit

*3 FX impact on net income

*4 Figures exclude FX impact.

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Changes in segment financial reporting from FY2026

✓ Effective from FY2026, we revised the basis of calculation for segment profit and segment assets.

- ① **Segment profit:** The allocation method for certain expenses, including interest expense and certain head office expenses, was revised. Accordingly, prior-year segment figures have been retrospectively restated. The revision has no impact on consolidated net income (total of segment profits).
- ② **Segment assets:** Revised the scope of segment assets from “operating assets, equity-method investments, goodwill, investment securities and other assets” to “total assets” for each segment. Prior year-end segment figures have been retrospectively restated accordingly.

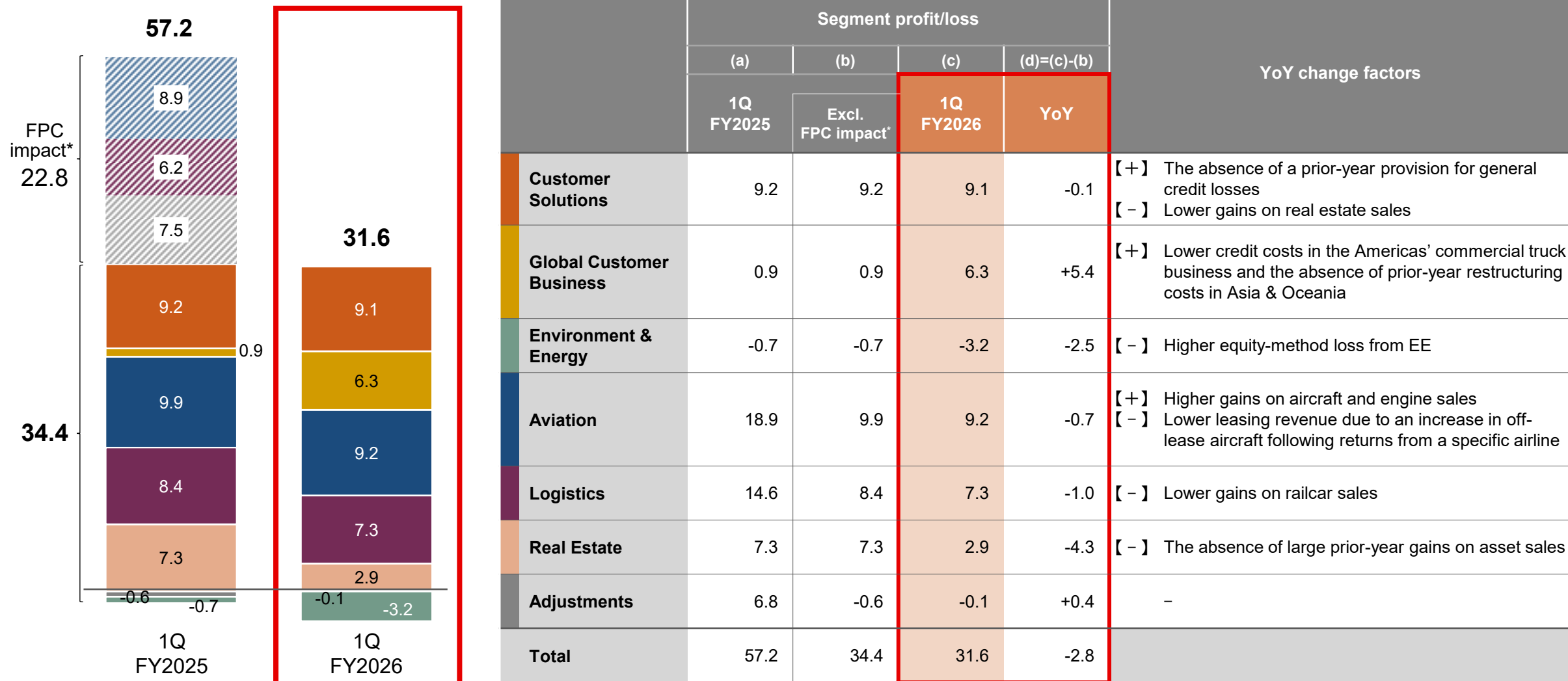
Impact of the retrospective restatement of segment figures							
(¥ in billions)	① Segment profit for 1Q FY2025			(¥ in billions)	② Segment assets as of the end of FY2025		
	Previous	Restated	Variance		Previous	Restated	Variance
Customer Solutions	9.0	9.2	+0.2	Customer Solutions	3,132.6	3,310.6	+178.0
Global Customer Business	1.0	0.9	0.0	Global Customer Business	3,495.7	3,683.3	+187.6
Environment & Energy	-1.0	-0.7	+0.3	Environment & Energy	512.4	621.7	+109.2
Aviation	19.0	18.9	0.0	Aviation	2,745.0	3,021.9	+276.9
Logistics ^{*1}	14.8	14.6	-0.1	Logistics ^{*1}	1,382.3	1,412.6	+30.2
Real Estate	7.3	7.3	0.0	Real Estate	750.3	830.5	+80.2
Adjustments	7.0	6.8	-0.1	Adjustments	16.3	208.6	+192.2
Total segment profit	57.2	57.2	-	Total segment assets	12,034.9	13,089.5	+1,054.5
				Other (cash & deposits etc.) ^{*2}	1,054.5	-	-1,054.5
				Total assets	13,089.5	13,089.5	-

^{*1} Includes figures of the former Mobility segment

^{*2} Includes cash and deposits, advance payments, intangible assets, etc.

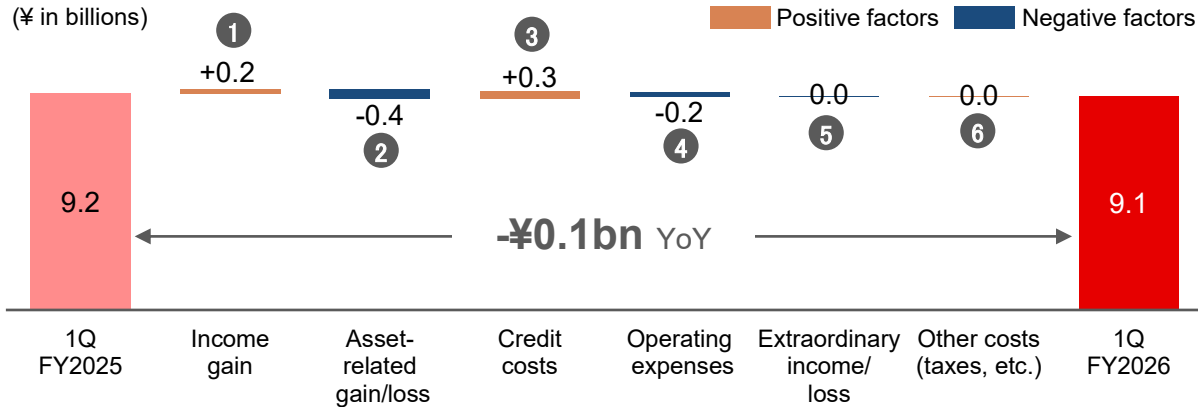
1Q FY2026 segment profit vs. 1Q FY2025

1Q FY2026 segment profit vs. 1Q FY2025 (¥ in billions)



* FPC impact: fiscal period change impact. YoY figures are calculated against prior-year figures excluding the fiscal period change impact.

1Q FY2026 segment profit vs. 1Q FY2025



(¥ in billions)	1Q FY2025*	1Q FY2026	YoY
Income gain	28.7	28.9	① +0.2
Asset-related gain/loss	1.3	0.9	② -0.4
Credit costs	0.7	0.4	③ -0.3
Operating expenses	15.8	16.1	④ +0.2
Extraordinary income/loss	0.0	-	⑤ 0.0
Other costs (taxes, etc.)	4.2	4.2	⑥ 0.0
Segment profit	9.2	9.1	-0.1

Segment assets

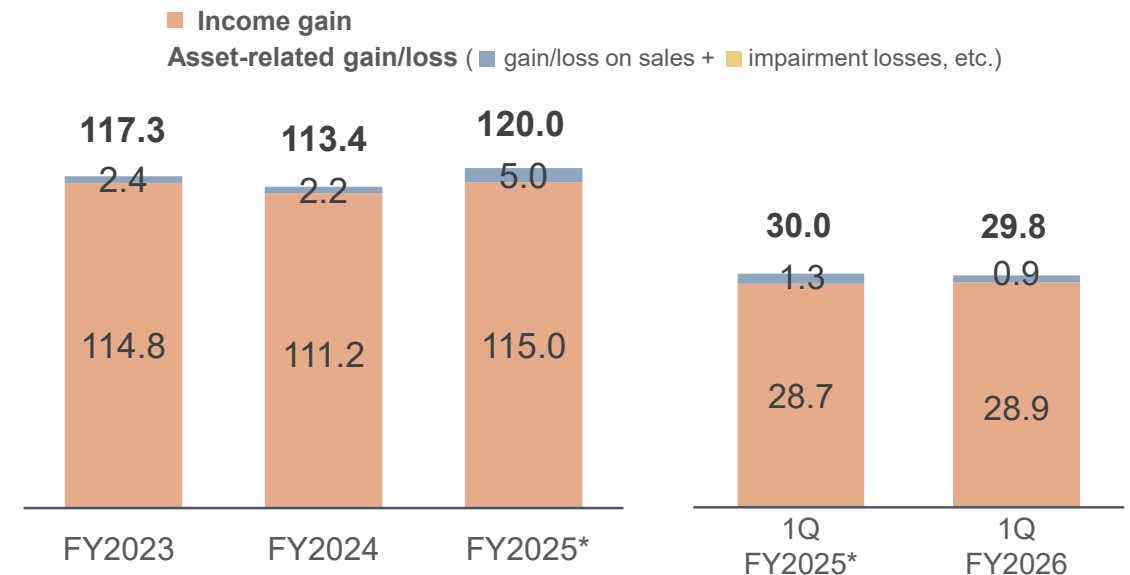
(¥ in billions)	End of FY2025	End of 1Q FY2026	Vs. end of FY2025
Total	3,310.6	3,309.7	-0.9
Leasing	2,521.0	2,538.0	+17.0
Installment sales and loans	416.5	406.9	-9.6
Other	373.1	364.8	-8.3

* Retrospectively restated based on the revised methodology described on page 8; however, the restated figures for FY2025 (full-year) are preliminary and unaudited.

YoY change factors (+/-: impact on segment profit)

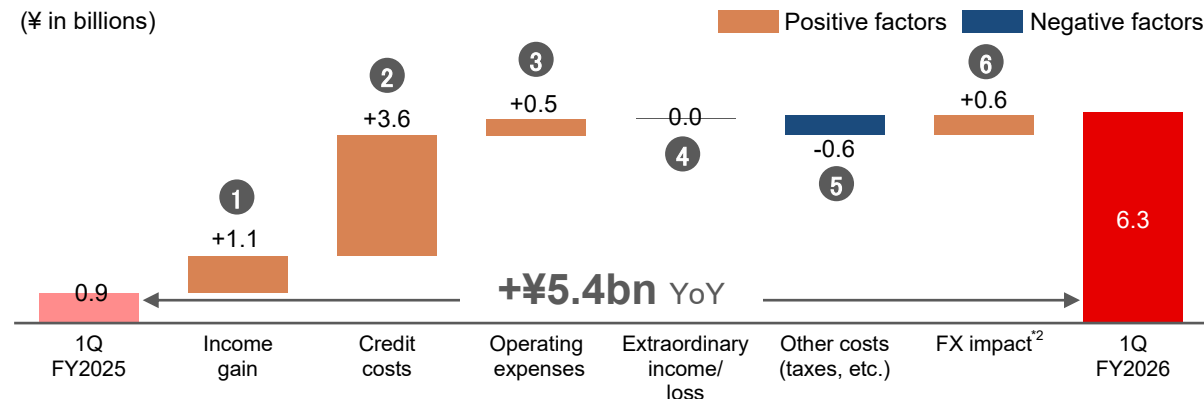
- ② **Asset-related gain/loss** (-) Lower gains on real estate sales
- ③ **Credit costs** (+) The absence of a prior-year provision for general credit losses

Income gain and asset-related gain/loss trends (¥ in billions)



1Q FY2026 segment profit vs. 1Q FY2025

(¥ in billions)



(¥ in billions)	1Q FY2025 ^{*3}	1Q FY2026	YoY	Excl. FX impact	
				1Q FY2026	YoY
Income gain	33.5	38.3	+4.8	34.6	① +1.1
Credit costs	7.9	4.7	-3.2	4.2	② -3.6
Operating expenses	23.2	24.9	+1.7	22.6	③ -0.5
Extraordinary income/loss	-	-	-	-	④ -
Other costs (taxes, etc.)	1.4	2.3	+0.8	2.0	⑤ +0.6
Segment profit	0.9	6.3	+5.4	5.7	+4.7
FX impact ^{*2}				⑥ 0.6	

Segment assets

(¥ in billions)	End of FY2025	End of 1Q FY2026	Vs. end of FY2025	Excl. FX impact	
				End of 1Q FY2026	Vs. end of FY2025
Total	3,683.3	3,755.5	+72.2	3,693.0	+9.7
Europe (MHCUK)	2,229.8	2,296.3	+66.4	2,253.4	+23.5
Americas (MHCA)	1,100.9	1,096.7	-4.2	1,079.8	-21.1
Asia & Oceania	292.8	303.0	+10.1	301.7	+8.8
Other (incl. China)	59.7	59.4	-0.2	58.1	-1.5

*1 These results represent the Global Customer Business segment and do not include overseas businesses in the Aviation, Logistics, or other segments.

*2 FX impact on segment profit.

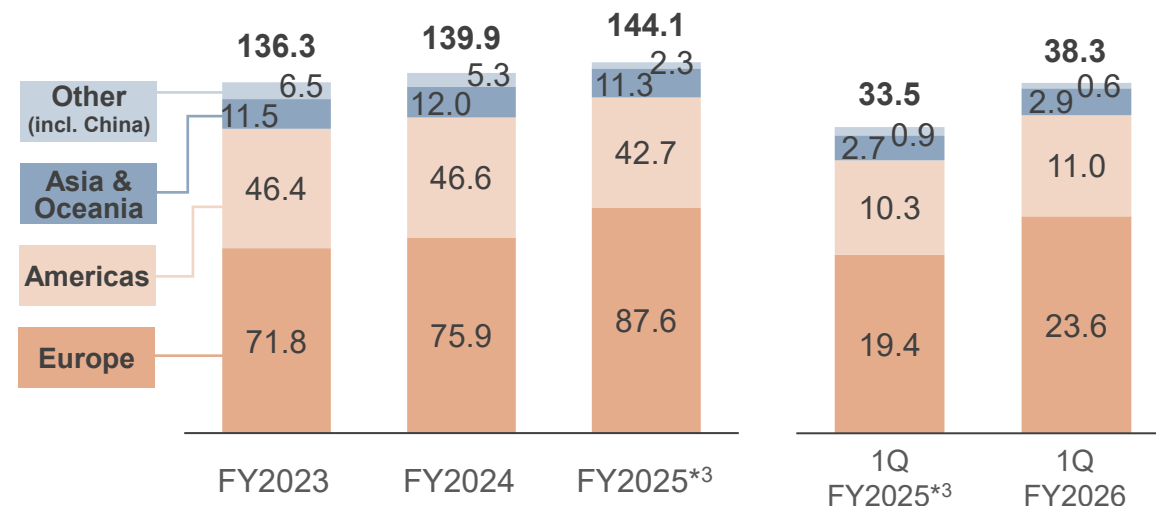
YoY change factors (+/-: impact on segment profit)

- ① **Income gain** (+) Higher gains driven by business growth in Europe
- ② **Credit costs** (+) Lower costs in the Americas' commercial truck business
(+) The absence of prior-year business restructuring costs in Asia & Oceania (+¥0.8bn)

Notable items (pretax income basis)

1Q FY2025 (-) Restructuring costs in Asia & Oceania (credit costs and operating expenses): approx. ¥1.1bn

Income gain trends (¥ in billions)



*3 Retrospectively restated based on the revised methodology described on page 8; however, the restated figures for FY2025 (full-year) are preliminary and unaudited.

Global Customer Business (2)

Key figures (¥ in billions)					
	1Q FY2025*2	1Q FY2026	YoY	Excl. FX impact	
				1Q FY2026	YoY
Europe (MHCUK)					
Income gain	19.4	23.6	+4.2	21.3	+1.8
Credit costs	2.2	2.5	+0.2	2.2	0.0
Operating expenses	12.5	14.3	+1.7	12.9	+0.4
Extraordinary income/loss	-	-	-	-	-
Other costs (taxes, etc.)	1.2	1.7	+0.5	1.6	+0.3
Segment profit	3.3	4.9	+1.6	4.4	+1.1
FX impact*1				0.5	
Americas (MHCA)					
Income gain	10.3	11.0	+0.7	10.0	-0.3
Credit costs	3.6	2.3	-1.3	2.0	-1.5
Operating expenses	7.4	8.0	+0.5	7.2	-0.1
Extraordinary income/loss	-	-	-	-	-
Other costs (taxes, etc.)	-0.1	0.2	+0.3	0.2	+0.3
Segment profit	-0.5	0.4	+1.0	0.4	+0.9
FX impact*1				0.0	

	1Q FY2025*2	1Q FY2026	YoY	Excl. FX impact	
				1Q FY2026	YoY
Asia & Oceania					
Income gain	2.7	2.9	+0.1	2.6	0.0
Credit costs	1.4	0.2	-1.2	0.2	-1.2
Operating expenses	2.1	1.8	-0.3	1.7	-0.4
Extraordinary income/loss	-	-	-	-	-
Other costs (taxes, etc.)	0.3	0.2	0.0	0.2	0.0
Segment profit	-1.1	0.5	+1.7	0.4	+1.6
FX impact*1				0.0	
Other (incl. China)					
Income gain	0.9	0.6	-0.2	0.5	-0.3
Credit costs	0.6	-0.3	-0.9	-0.3	-0.9
Operating expenses	1.0	0.6	-0.3	0.6	-0.3
Extraordinary income/loss	-	-	-	-	-
Other costs (taxes, etc.)	0.0	0.0	0.0	0.0	0.0
Segment profit	-0.6	0.3	+1.0	0.3	+0.9
FX impact*1				0.0	

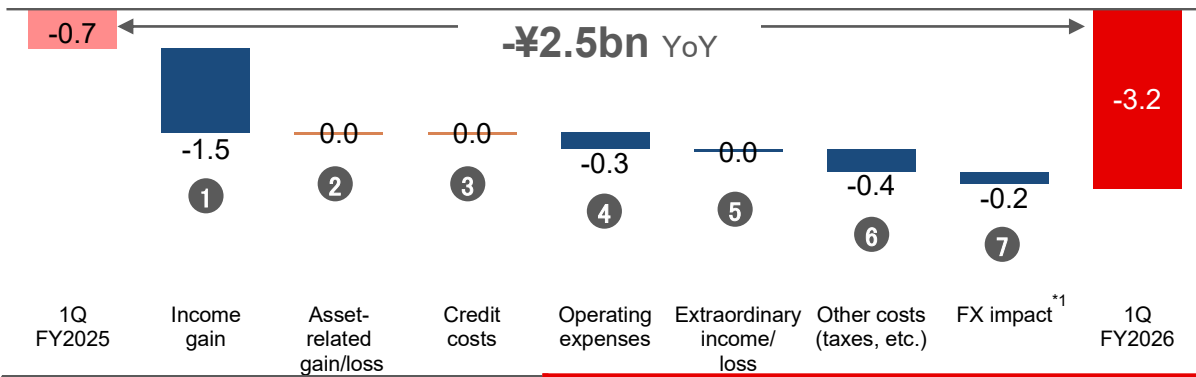
*1 FX impact on segment profit.

*2 Retrospectively restated based on the revised methodology described on page 8

1Q FY2026 segment profit vs. 1Q FY2025

(¥ in billions)

Positive factors Negative factors



(¥ in billions)	1Q FY2025 ^{*2}	1Q FY2026	YoY	Excl. FX impact	
				1Q FY2026	YoY
Income gain	0.7	-1.0	-1.8	-0.8	① -1.5
Asset-related gain/loss	-	0.0	0.0	0.0	② 0.0
Credit costs	0.0	0.0	0.0	0.0	③ 0.0
Operating expenses	1.8	2.1	+0.3	2.1	④ +0.3
Extraordinary income/loss	0.0	-	0.0	-	⑤ 0.0
Other costs (taxes, etc.)	-0.3	0.1	+0.4	0.0	⑥ +0.4
Segment profit	-0.7	-3.2	-2.5	⑦ -3.0	-2.2
FX impact ^{*1}				-0.2	

Segment assets

(¥ in billions)	End of FY2025	End of 1Q FY2026	Vs. end of FY2025	Excl. FX impact	
				End of 1Q FY2026	Vs. end of FY2025
Total	621.7	616.2	-5.4	615.9	-5.7
Japan	373.5	378.4	+4.9	378.4	+4.9
Overseas	248.2	237.8	-10.4	237.5	-10.6

*1 FX impact on segment profit

*2 Retrospectively restated based on the revised methodology described on page 8; however, the restated figures for FY2025 (full-year) are preliminary and unaudited.

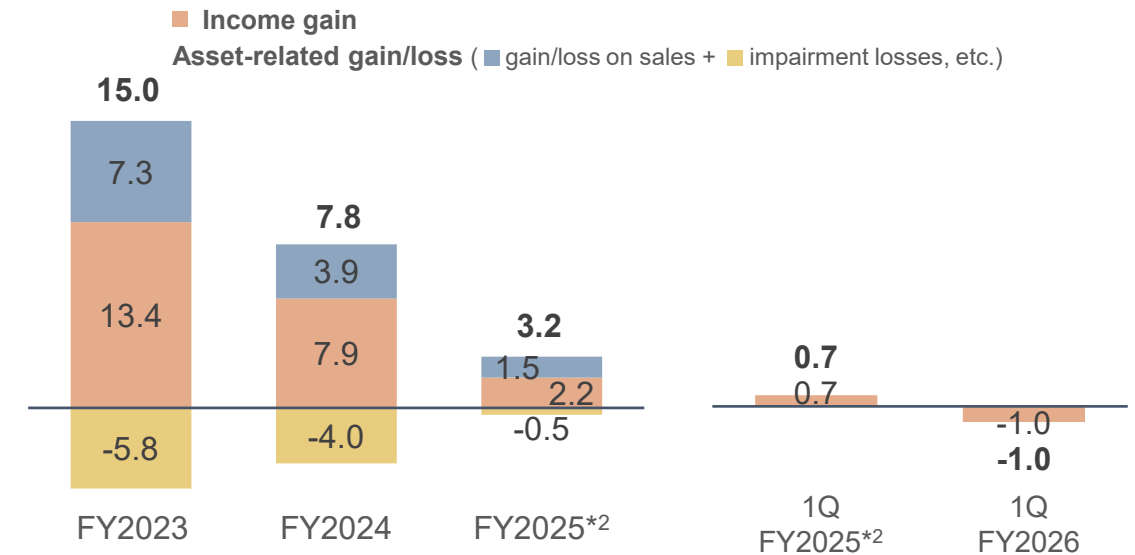
YoY change factors (+/-: impact on segment profit)

- ① Income gain (-) Higher equity-method loss from EE (approx. -¥2.1bn)

Notable items (pretax income basis)

1Q FY2026 (-) Equity-method loss from EE: approx. ¥2.3bn

Income gain and asset-related gain/loss trends (¥ in billions)

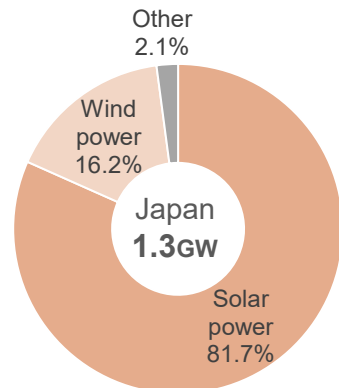


MHC Group's share of operating renewable energy capacity (MW)

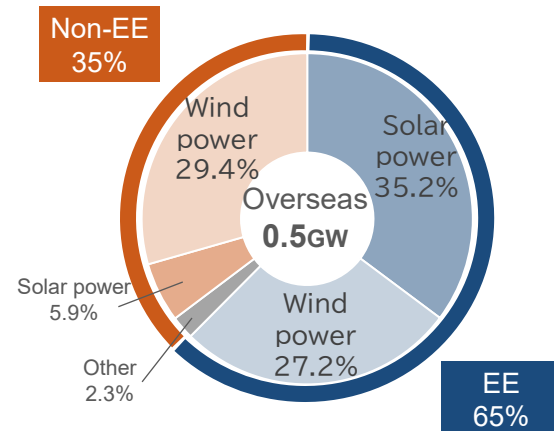
	End of FY2025	End of 1Q FY2026	Vs. end of FY2025
Total	1,760	1,877	+117
Japan	1,288	1,377	+89
Solar power	1,041	1,124	+83
Wind power	217	223	+5
Other	28	28	-
Overseas	472	500	+28
Solar power	175	205	+29
Wind power	285	283	-1
Other	11	11	0

Breakdown of operating renewable energy capacity (end of 1Q FY2026)

(1) Japan



(2) Overseas



Renewable energy market environment in our operating regions

Japan (Solar/ Onshore wind)

Short-term

- ✓ New development is becoming increasingly challenging amid rising material costs, higher interest rates, tighter mega-solar regulations, and fewer suitable sites.
- ✓ Most operating plants have fixed electricity prices under the FIT scheme, resulting in limited volatility except for weather-related disruptions, equipment failures, and repair work.

Mid- to long-term

- ✓ Renewables remain a primary power source under the Japanese government's 7th Strategic Energy Plan, supporting further expansion of renewable energy deployment and battery storage toward carbon neutrality by 2050.
- ✓ Fewer sites and longer lead times will persist, but replacement demand and local production and consumption are set to grow.

Europe (Solar/ Onshore wind)

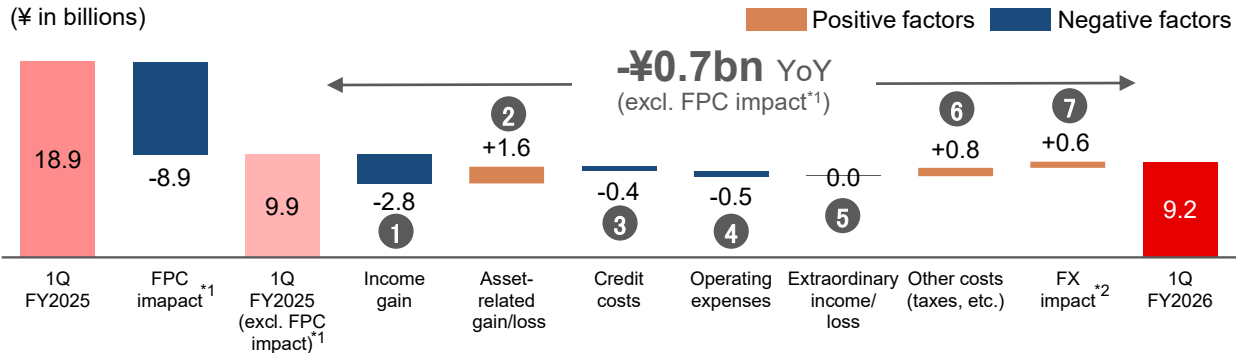
Short-term

- ✓ Grid and permitting delays are extending development timelines, and surplus power is driving negative prices and higher curtailment.
- ✓ Efforts to improve project certainty and profitability—such as securing grid connections and refining sales strategies—are increasingly important.

Mid- to long-term

- ✓ Renewable demand is set to grow on electrification, AI/data centers, decarbonization, and energy security.
- ✓ As renewable energy deployment expands, the importance of battery storage for balancing supply and demand and stabilizing the grid is increasing. Co-located storage projects are expected to expand.

1Q FY2026 segment profit vs. 1Q FY2025



(¥ in billions)	1Q FY2025 ^{*3}	Excl. FPC impact ^{*1}	1Q FY2026	YoY	Excl. FX impact	
					1Q FY2026	YoY
Income gain	30.2	19.3	17.7	-1.5	16.4	① -2.8
Asset-related gain/loss	4.6	1.6	3.6	+1.9	3.3	② +1.6
Credit costs	0.2	0.2	0.7	+0.5	0.6	③ +0.4
Operating expenses	8.4	5.9	6.9	+1.0	6.4	④ +0.5
Extraordinary income/loss	-	-	-	-	-	⑤ -
Other costs (taxes, etc.)	7.3	4.8	4.3	-0.4	4.0	⑥ -0.8
Segment profit	18.9	9.9	9.2	-0.7	8.5	-1.4
FX impact ^{*2}					⑦ 0.6	

Segment assets

(¥ in billions)	End of FY2025	End of 1Q FY2026	Vs. end of FY2025	Excl. FX impact	
				End of 1Q FY2026	Vs. end of FY2025
Total	3,021.9	3,134.5	+112.5	3,086.9	+64.9
Aircraft leasing (JSA)	2,077.0	2,150.8	+73.8	2,117.6	+40.5
Engine leasing (elfc)	895.2	930.0	+34.8	915.6	+20.4
Aircraft leasing (MHC)	49.7	53.6	+3.9	53.6	+3.9

*1 FPC impact: fiscal period change impact. YoY figures are calculated against prior-year figures excluding the fiscal period change impact.

*2 FX impact on segment profit

YoY change factors (+/-: impact on segment profit)

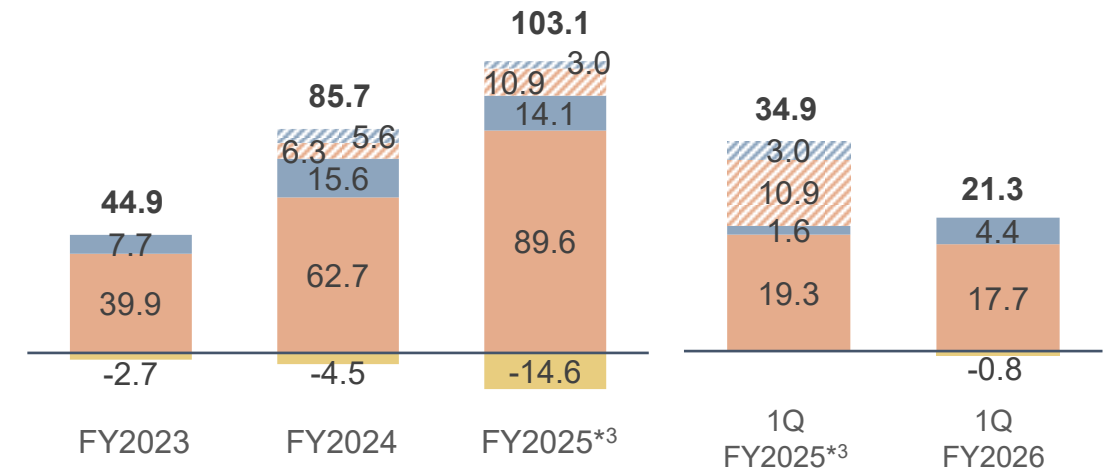
- Income gain** (-) Lower leasing revenue due to an increase in off-lease aircraft following returns from a specific airline
- Asset-related gain/loss** (+) Higher gains on aircraft and engine sales

Income gain and asset-related gain/loss trends (¥ in billions)

Income gain (▨ FPC impact^{*1}, ■ excl. FPC impact^{*1})

Asset-related gain/loss

(gain/loss on sales (▨ FPC impact^{*1}, ■ excl. FPC impact^{*1}) + ■ impairment losses, etc.)

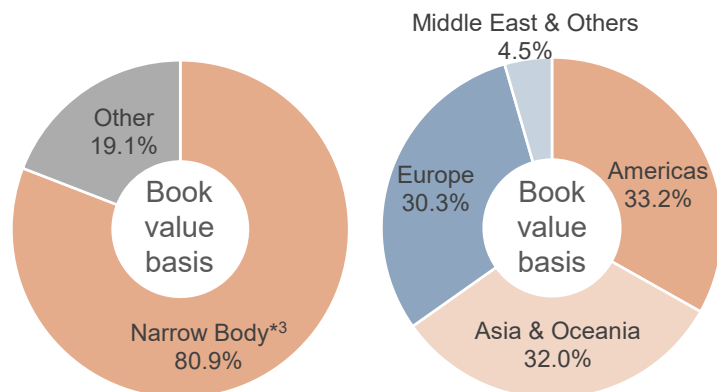


*3 Retrospectively restated based on the revised methodology described on page 8; however, the restated figures for FY2025 (full-year) are preliminary and unaudited.

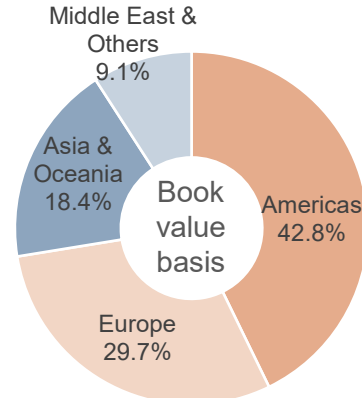
Owned aviation assets			
	End of FY2025	End of 1Q FY2026	Vs. end of FY2025
Number of aircraft (JSA)	344	343	-1
Owned aircraft	247	252	+5
Aircraft purchased/sold	21/22	11/6	-
Aircraft to be delivered	97	91	-6
Average age (JSA)	5.5 years ^{*2}	5.4 years	-0.1 year
Average remaining lease term (JSA)	6.8 years	6.8 years	0.0 years
Percentage of new-type aircraft (JSA)^{*1}	78.9%	79.9%	+1.0pt
Number of aircraft engines (elfc)	428	434	+6
Percentage of new-type engines (elfc)^{*1}	82.8% ^{*2}	84.2%	+1.4pt

Breakdown of owned aviation assets (end of 1Q FY2026)

(1) Aircraft by type/region



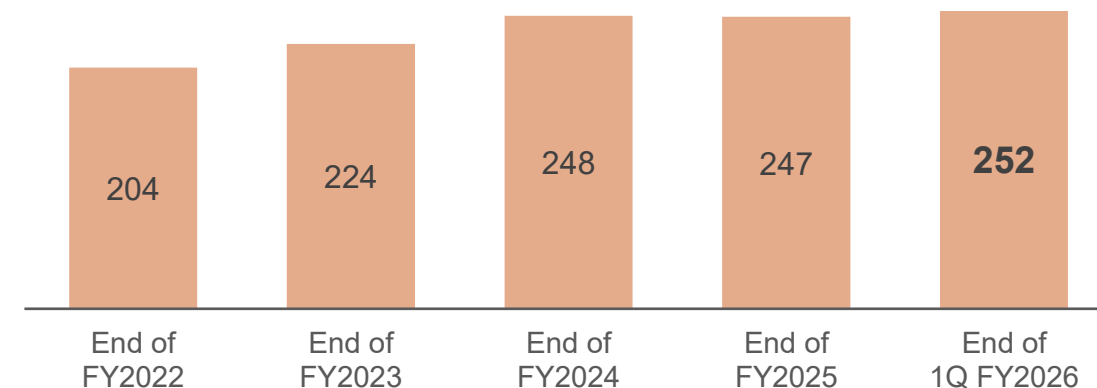
(2) Aircraft engines by region



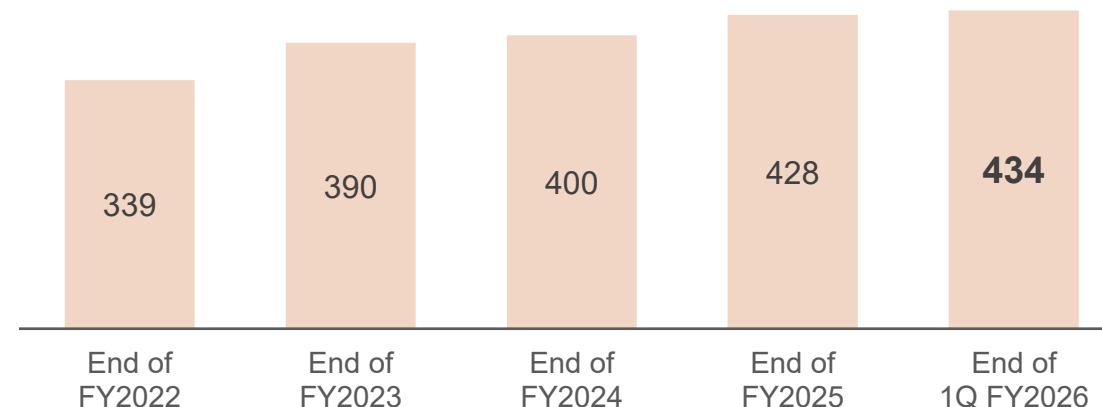
^{*1} Percentage of new-type aircraft and engines, defined as fuel-efficient models with lower CO₂ emissions than older models. Examples include A320neo, B737MAX aircraft, and PW1100G, LEAP-1A/1B engines.

^{*2} The figures as of March 31, 2026 have been retrospectively restated to reflect the correction of certain calculation errors.

Number of owned aircraft

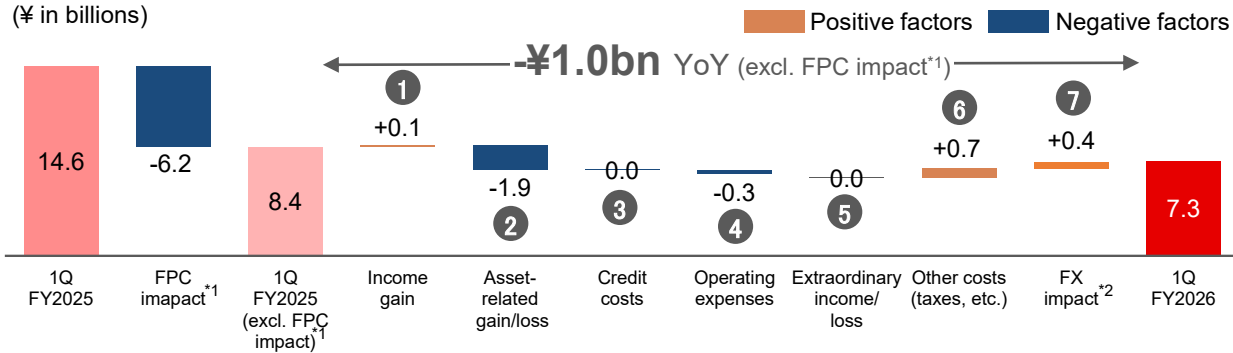


Number of owned aircraft engines



^{*3} Single-aisle aircraft primarily used for short-distance flights.

1Q FY2026 segment profit vs. 1Q FY2025



(¥ in billions)	1Q FY2025*3	Excl. FPC impact*1	1Q FY2026	YoY	Excl. FX impact	
					1Q FY2026	YoY
Income gain	22.1	11.5	12.3	+0.8	11.6	① +0.1
Asset-related gain/loss	3.3	2.7	0.8	-1.8	0.7	② -1.9
Credit costs	0.0	0.0	0.0	0.0	0.0	③ 0.0
Operating expenses	6.5	3.5	4.0	+0.5	3.8	④ +0.3
Extraordinary income/loss	0.0	0.0	-	0.0	-	⑤ 0.0
Other costs (taxes, etc.)	4.2	2.3	1.7	-0.5	1.6	⑥ -0.7
Segment profit	14.6	8.4	7.3	-1.0	6.9	-1.4
FX impact*2					⑦ 0.4	

Segment assets

(¥ in billions)	End of FY2025	End of 1Q FY2026	Vs. end of FY2025	Excl. FX impact	
				End of 1Q FY2026	Vs. end of FY2025
Total	1,412.6	1,439.7	+27.1	1,418.9	+6.3
Marine containers (CAI)	1,003.6	1,026.2	+22.6	1,010.4	+6.8
Railcars (PNW)	323.7	330.3	+6.5	325.2	+1.4
Mobility	71.1	71.7	+0.6	72.0	+0.9
Other (vessels, etc.)	14.1	11.3	-2.7	11.2	-2.9

*1 FPC impact: fiscal period change impact. YoY figures are calculated against prior-year figures excluding the fiscal period change impact.

*2 FX impact on segment profit

YoY change factors (+/-: impact on segment profit)

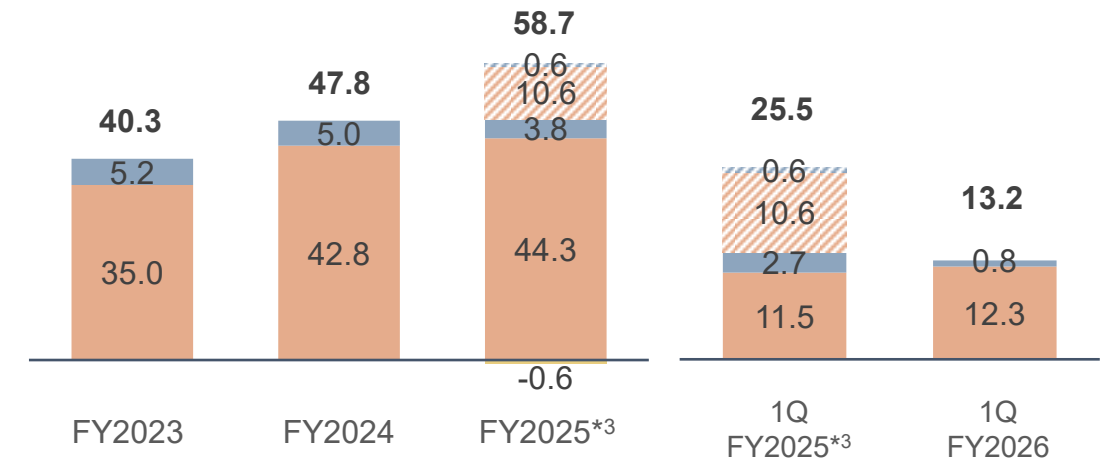
- Income gain** (+) Higher equity-method income in the mobility business in Japan
(-) Lower leasing revenue in the marine container business
- Asset-related gain/loss** (-) Lower gains on railcar sales

Income gain and asset-related gain/loss trends (¥ in billions)

Income gain (▨ FPC impact*1, ■ excl. FPC impact*1)

Asset-related gain/loss

(gain/loss on sales (▨ FPC impact*1, ■ excl. FPC impact*1) + ■ impairment losses, etc.)

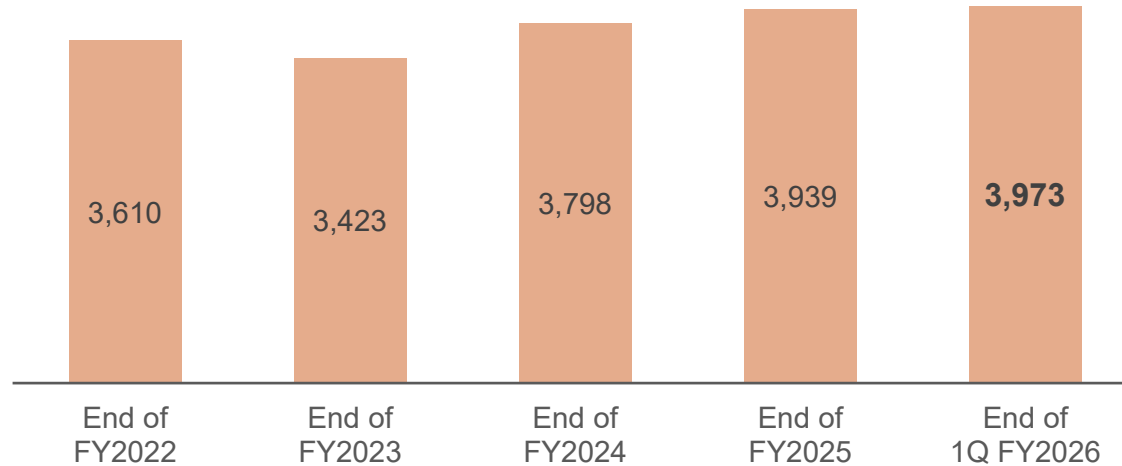


*3 Retrospectively restated based on the revised methodology described on page 8; however, the restated figures for FY2025 (full-year) are preliminary and unaudited.

Owned logistics assets			
	End of FY2025	End of 1Q FY2026	Vs. end of FY2025
Marine container fleet (1,000 TEUs*1)	3,811	3,825	+14
Marine container fleet (1,000 CEUs*2)	3,939	3,973	+34
Number of railcars	22,181	22,197	+16
Mobility vehicles under management (1,000 vehicles)	359	359	0
(Reference) MHC Group vehicles under management (1,000 vehicles)	647	649	+2

Number of marine containers

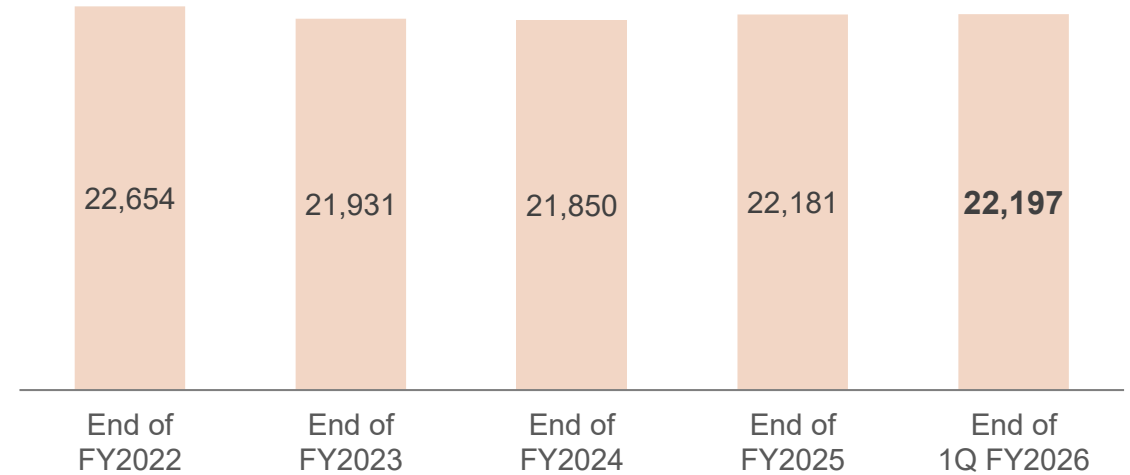
(1,000 CEUs)



*1 TEU (Twenty-foot Equivalent Unit): a standard unit for measuring container volume, based on a 20-foot dry container.

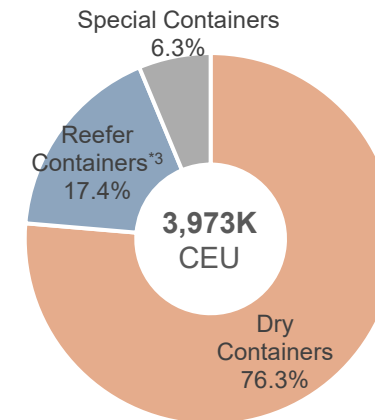
*2 CEU (Cost Equivalent Unit): a cost-based measure of container volume, where 1 CEU corresponds to the cost of a 20-foot dry container.

Number of railcars

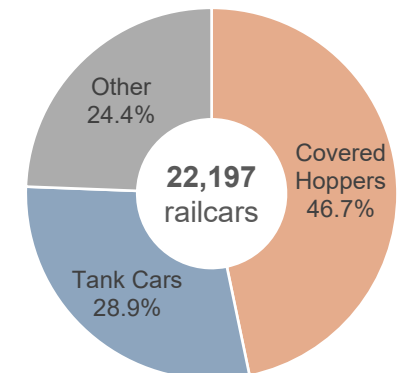


Breakdown of owned logistics-related assets (end of 1Q FY2026)

(1) Marine containers by asset type

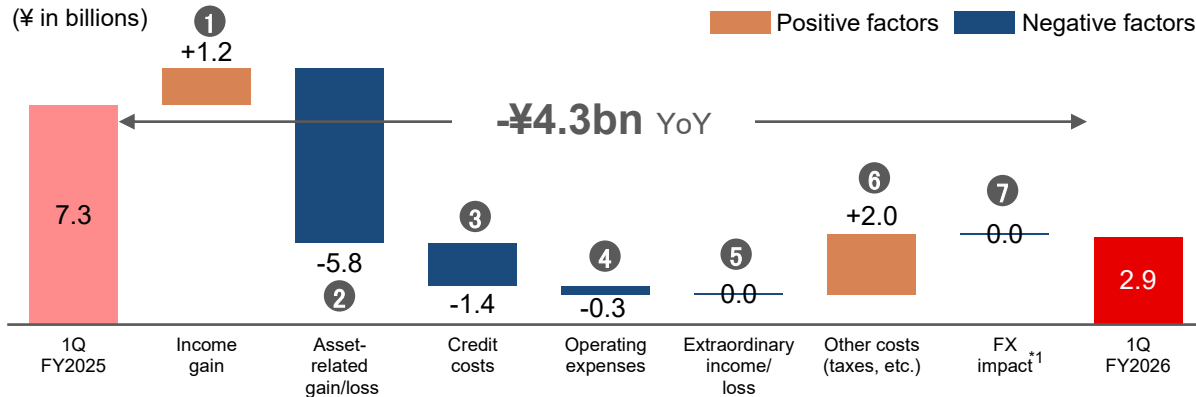


(2) Railcars by asset type



*3 Reefer container: a container for frozen or chilled products.

1Q FY2026 segment profit vs. 1Q FY2025



(¥ in billions)	1Q FY2025*2	1Q FY2026	YoY	Excl. FX impact	
				1Q FY2026	YoY
Income gain	2.4	3.6	+1.2	3.6	① +1.2
Asset-related gain/loss	8.8	3.0	-5.8	3.0	② -5.8
Credit costs	-1.4	0.0	+1.4	0.0	③ +1.4
Operating expenses	1.6	2.0	+0.3	2.0	④ +0.3
Extraordinary income/loss	-	-	-	-	⑤ -
Other costs (taxes, etc.)	3.7	1.6	-2.0	1.6	⑥ -2.0
Segment profit	7.3	2.9	-4.3	2.9	-4.3
FX impact ¹				⑦ 0.0	

Segment assets

(¥ in billions)	End of FY2025	End of 1Q FY2026	Vs. end of FY2025	Excl. FX impact	
				End of 1Q FY2026	Vs. end of FY2025
Total	830.5	885.6	+55.0	885.3	+54.7
Japan	803.7	862.1	+58.4	862.1	+58.4
Finance business	253.2	293.1	+39.8	293.1	+39.8
Investment business	456.7	472.0	+15.3	472.0	+15.3
Other	93.7	96.9	+3.2	96.9	+3.2
Overseas	26.8	23.5	-3.3	23.1	-3.6

*1 FX impact on segment profit

*2 Gains related to divestment of a subsidiary (Miyuki Building)

YoY change factors (+/-: impact on segment profit)

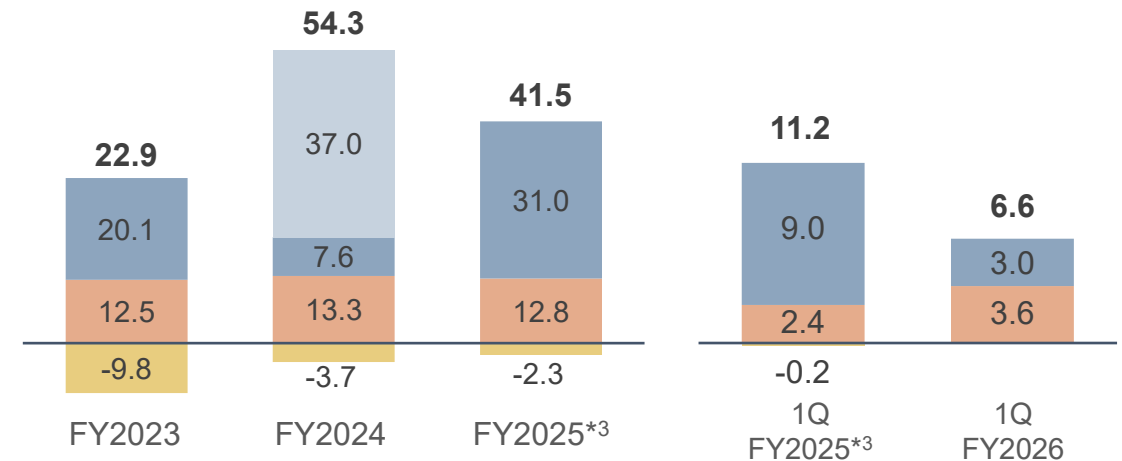
- ① **Income gain** (+) Higher gains driven by asset growth
- ② **Asset-related gain/loss** (-) The absence of large prior-year gains on asset sales
- ③ **Credit costs** (-) The absence of a prior-year reversal of general credit provisions

Notable items (pretax income basis)

1Q FY2025 (+) Reversal of general credit provisions: approx. ¥1.4bn

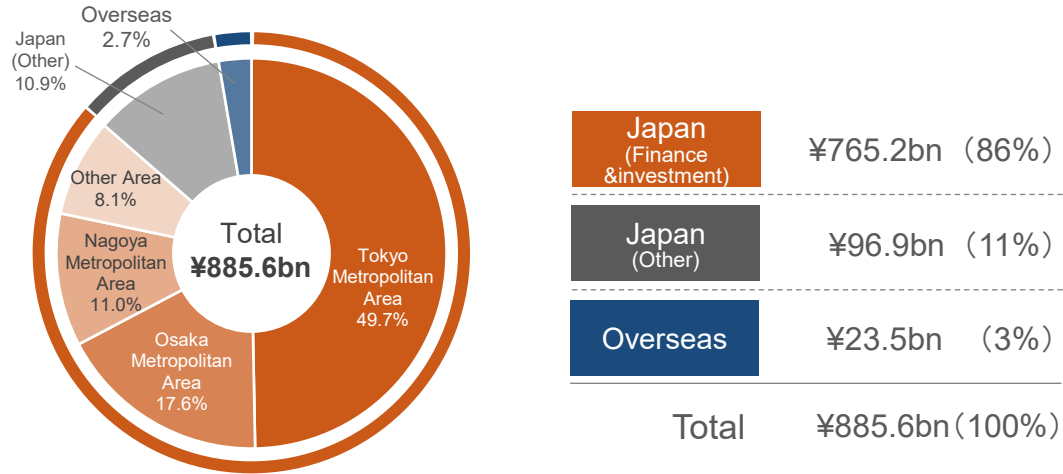
Income gain and asset-related gain/loss trends (¥ in billions)

Income gain (orange)
 Asset-related gain/loss (gain/loss on sales (light blue), divestment-related gains*2 (dark blue), other gains on sales (medium blue)) + impairment losses, etc. (yellow)

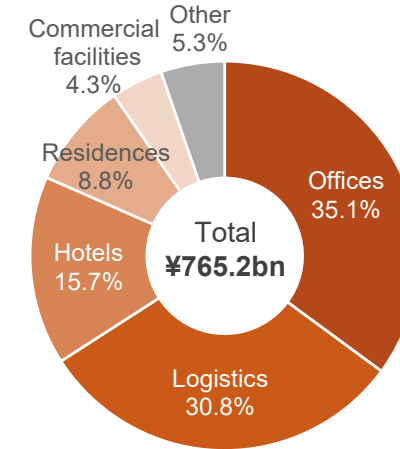


*3 Retrospectively restated based on the revised methodology described on page 8; however, the restated figures for FY2025 (full-year) are preliminary and unaudited.

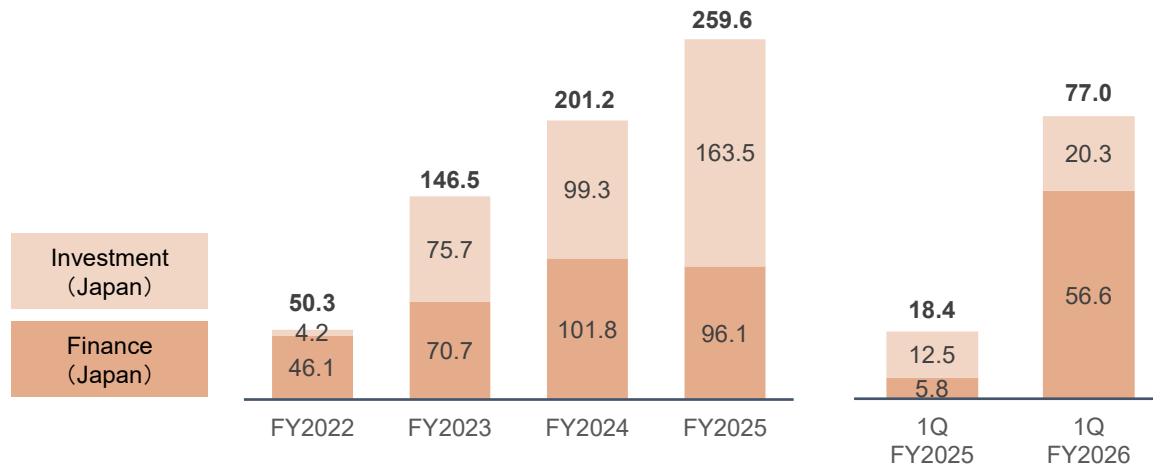
Segment assets by region (end of 1Q FY2026)



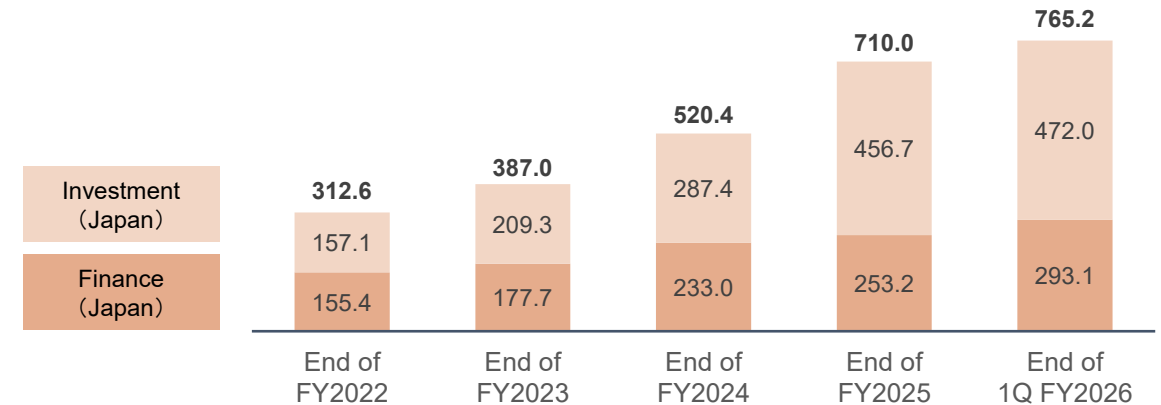
Segment assets in Japan by asset type (end of 1Q FY2026)



New transactions volume (¥ in billions)



Segment assets balance (¥ in billions)



01 | 1Q FY2026 financial results

02 | Segment updates

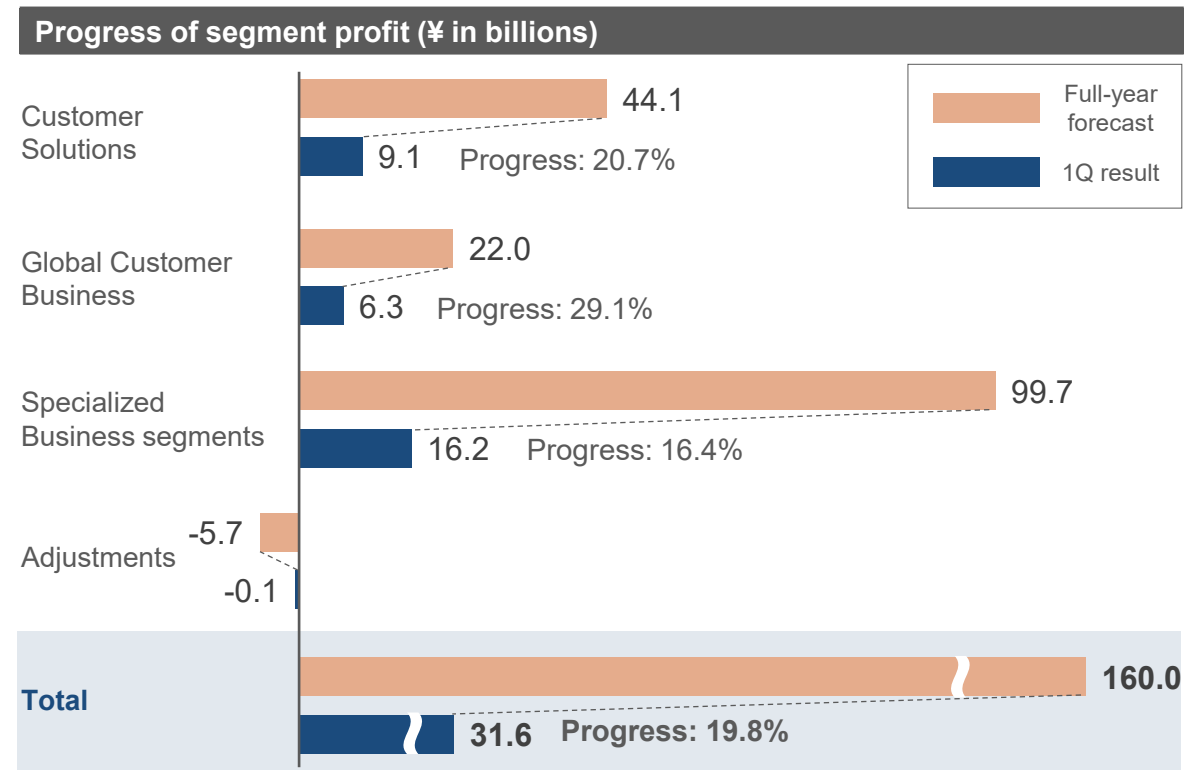
03 | FY2026 financial forecast

04 | Reference information

FY2026 financial forecast

- ✓ 1Q net income represented 19.8% of the full-year forecast. This was broadly in line with our plan, as we expect to recognize the majority of gains on asset sales in the second half.
- ✓ As of 1Q-end, the impact of ongoing instability in the Middle East on our earnings remains limited. Given the continued uncertainty, we are monitoring the situation closely.

FY2026 forecast					
		FY2025 results	FY2026 forecast*	Change	Change (%)
1	Net income (¥ in billions)	162.2	160.0	-2.2	-1.4%
2	ROA	1.3%	1.2%	-0.1pt	-
3	ROE	8.6%	8.0%	-0.6pt	-
4	Annual dividend per share (Payout ratio)	¥46 (40.7%)	¥51 (45.8%)	+¥5 (+5.1pt)	-



* Assumed FX rates: USD/JPY = 150, GBP/JPY = 205.

FX sensitivity: a ¥1 depreciation of the yen against the USD raises net income by approximately ¥460 million, and against the GBP by approximately ¥110 million.

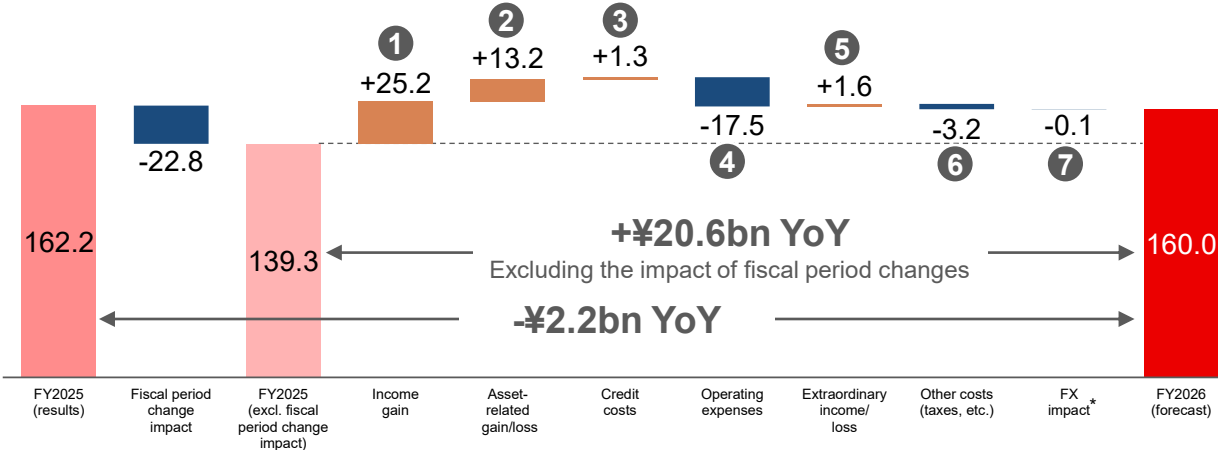
Net income: FY2026 forecast vs. FY2025

(Reproduced from the FY2025 financial results presentation)

FY2026 net income forecast vs. the prior year

(¥ in billions)

Positive factors Negative factors



(¥ in billions)	(a)	(b)	(c)	(d)=(b)-(c)	(e)	(f)=(e)-(b)
	FY2025	FY2025 (excl. fiscal period change impact)	FY2026 Forecast	YoY	Excl. FX impact	
					FY2026 Forecast	YoY
Income gain	450.1	418.8	444.4	+25.5	444.1	① +25.2
Asset-related gain/loss	40.8	37.2	50.3	+13.0	50.4	② +13.2
Credit costs	20.1	20.1	18.8	-1.2	18.8	③ -1.3
Operating expenses	234.8	229.2	247.0	+17.8	246.8	④ +17.5
Extraordinary income/loss	-3.2	-3.2	-1.6	+1.6	-1.6	⑤ +1.6
Other costs (taxes, etc.)	70.6	64.0	67.2	+3.1	67.3	⑥ +3.2
Net income	162.2	139.3	160.0	+20.6	160.0	+20.6
Fiscal period change impact		22.8				
FX impact*					⑦ -0.1	

* FX impact on net income

YoY change factors

(+/-: impact on net income)

1 Income gain

✓ Customer Solutions (+) Increase in higher-margin businesses

✓ Specialized Businesses (+) Higher equity-method income in Environment & Energy

2 Asset-related gain/loss

✓ Specialized Businesses (+) Absence of prior-year impairment losses in Aviation
(-) Lower gains on asset sales in Real Estate

3 Credit costs

✓ Global Customer Business (+) Lower costs in the Americas

✓ Specialized Businesses (-) Absence of prior-year reversals in Real Estate and Aviation

4 Operating expenses

✓ Customer Solutions (-) Higher sales-related expenses

✓ Specialized Businesses (-) Higher sales-related expenses in Aviation and Real Estate

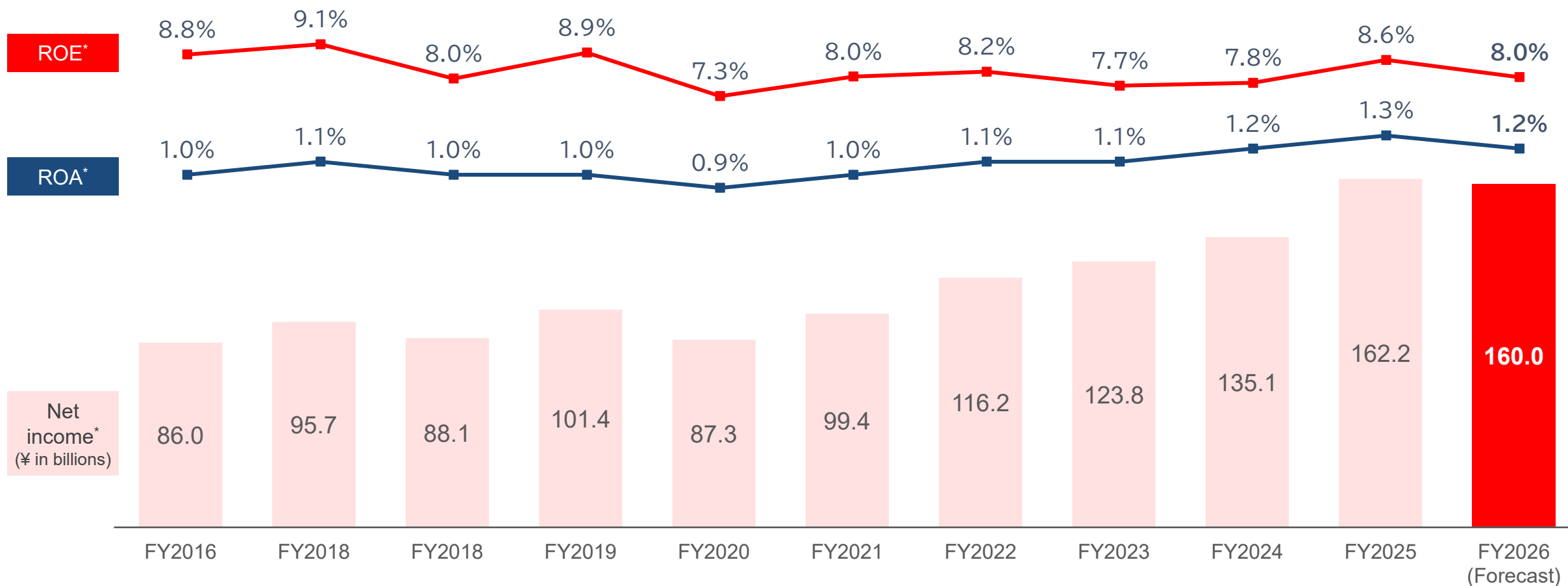
5 Extraordinary income/loss

✓ Customer Solutions (-) Lower gains on sale of investment securities

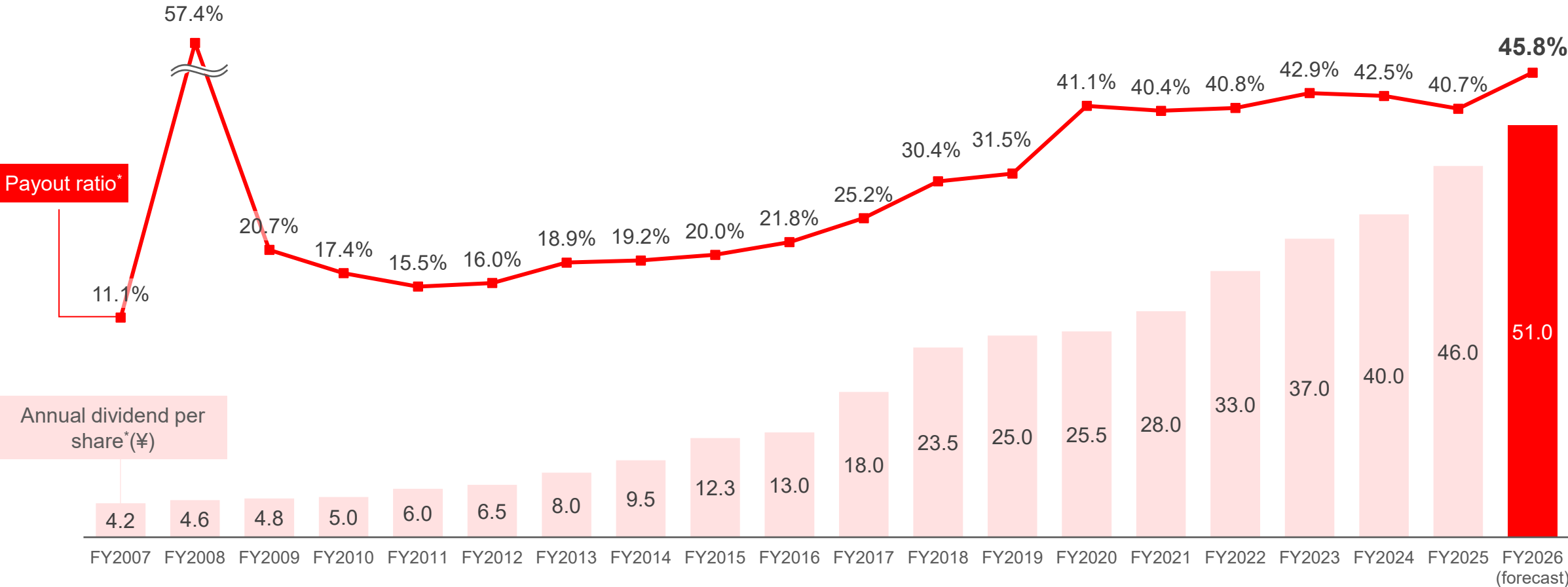
✓ Global Customer Business (+) Absence of prior-year losses in Europe

✓ Specialized Businesses (-) Absence of prior-year gains from step acquisitions in Environment & Energy and Real Estate

Trends in key metrics



* Figures for FY2016 to FY2020 are simple sums of Mitsubishi UFJ Lease & Finance's and Hitachi Capital's figures.



* Mitsubishi UFJ Lease & Finance's results from FY2007 to FY2020.

01 | 1Q FY2026 financial results

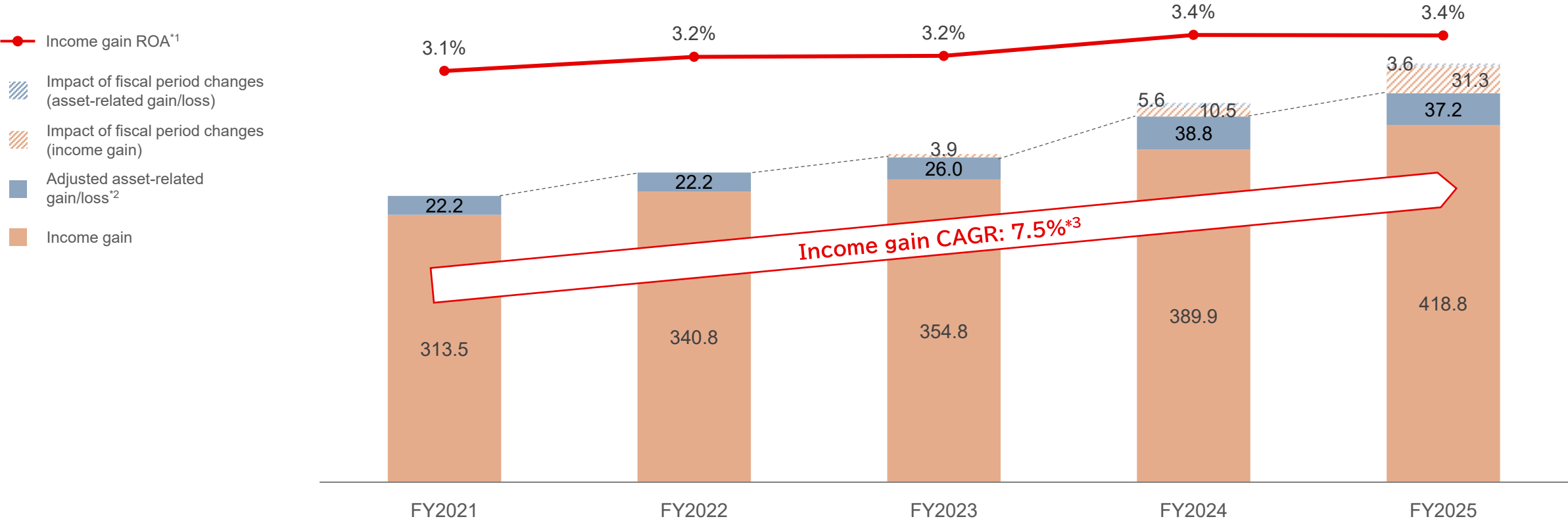
02 | Segment updates

03 | FY2026 financial forecast

04 | Reference information

- ✓ Our business model is built on two earnings drivers—income gain and asset-related gain—both increasing steadily year over year.
- ✓ Income gain serves as our core earnings base, supported by asset-related gain consistently generated through asset turnover.

Annual trends in income gain and asset-related gain/loss (¥ in billions)



^{*1} Income gain excluding the impact of fiscal period changes / average total assets for the year

^{*2} Adjusted asset-related gain/loss includes extraordinary gains/losses of a similar nature and excludes gains/losses related to subsidiary divestments

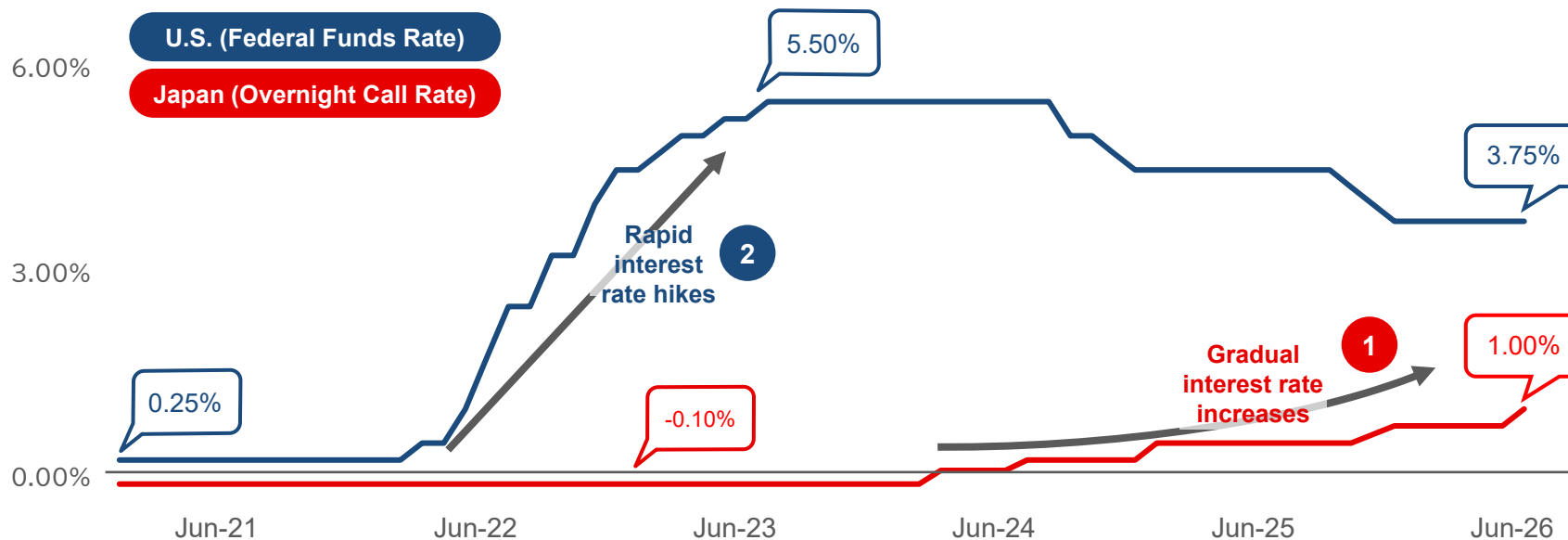
^{*3} Income gain CAGR excluding the impact of fiscal period changes

Impact of rising interest rates on earnings

■ The impact of rising interest rates on earnings is limited.

- ✓ **Existing funding:** Disciplined ALM management effectively controls asset-liability mismatch risks, including interest rate risk.
- ✓ **New funding:** Gradual rate increases, as currently seen in Japan (1), can be passed through to lease rates with little time lag. However, rapid rate hikes, as seen in the U.S. in 2022–2023 (2), may create a lag in passing higher market rates through to lease rates, posing a risk of a temporary decline in the profitability of new business.

(Reference) Policy rate trends in Japan and the U.S.



Summary of the fiscal period change impact in FY2025

- ✓ Effective from FY2025, elfc, CAI, and PNW (subsidiaries in the Aviation and Logistics segments) changed their fiscal year-ends from December to March.
- ✓ As a result, 1Q FY2025 covered six months (January through June 2025), generating an additional ¥22.8 billion in segment profit attributable to the transition period from January through March 2025: ¥8.9 billion in Aviation, ¥6.2 billion in Logistics, and ¥7.5 billion in Adjustments.

Breakdown of the fiscal period change impact in 1Q FY2025				
(¥ in billions)	Aviation	Logistics	Adjustments	Total
Income gain	+10.9	+10.6	+9.7	+31.3
Asset-related gain/loss	+3.0	+0.6	-	+3.6
Credit costs	-	0.0	-	0.0
Operating expenses	+2.5	+3.0	-	+5.5
Extraordinary income/loss	-	-	-	-
Other costs (taxes, etc.)	+2.4	+1.9	+2.1	+6.5
Segment profit	+8.9	+6.2	+7.5	+22.8

Segment profit (1) (by quarter)

(¥ in billions)			FY2025*					FY2026	
			1Q	2Q	3Q	4Q	Full year	1Q	YoY
1	Customer Solutions	Income gain	28.7	28.0	27.1	31.1	115.0	28.9	+0.2
2		Asset-related gain/loss	1.3	0.3	0.6	2.6	4.9	0.9	-0.4
3		Recurring income	13.4	13.1	11.8	17.6	56.1	13.3	-0.1
4		Segment profit	9.2	9.1	10.7	12.7	41.9	9.1	-0.1
5	Global Customer Business	Income gain	33.5	32.1	37.9	40.5	144.1	38.3	+4.8
6		Asset-related gain/loss	-	-	-	-	-	-	-
7		Recurring income	2.3	2.4	10.9	10.9	26.6	8.7	+6.3
8		Segment profit	0.9	1.7	8.1	-2.7	8.0	6.3	+5.4
9	Environment & Energy	Income gain	0.7	-1.4	1.1	1.7	2.2	-1.0	-1.8
10		Asset-related gain/loss	-	-	-0.4	1.4	0.9	0.0	0.0
11		Recurring income	-1.1	-2.8	-1.8	1.0	-4.6	-3.1	-2.0
12		Segment profit	-0.7	-2.8	-2.7	3.0	-3.3	-3.2	-2.5
13	Aviation	Income gain	30.2	18.7	27.9	23.7	100.6	17.7	-12.5
14		Asset-related gain/loss	4.6	-1.1	2.7	-3.8	2.4	3.6	-1.0
15		Recurring income	26.2	11.3	24.7	13.1	75.4	13.6	-12.6
16		Segment profit	18.9	8.2	18.0	8.9	54.1	9.2	-9.7

* Retrospectively restated based on the revised methodology described on page 8; however, the restated figures for 2Q through 4Q and full year are preliminary and unaudited.

Segment profit (2) (by quarter)

(¥ in billions)			FY2025*2					FY2026	
			1Q	2Q	3Q	4Q	Full year	1Q	YoY
17	Logistics	Income gain	22.1	11.2	11.3	10.1	54.9	12.3	-9.8
18		Asset-related gain/loss	3.3	0.7	1.0	-1.3	3.7	0.8	-2.4
19		Recurring income	18.9	8.4	8.4	4.7	40.5	9.1	-9.8
20		Segment profit	14.6	6.6	6.5	4.0	31.9	7.3	-7.2
21	Real Estate	Income gain	2.4	4.2	3.1	2.9	12.8	3.6	+1.2
22		Asset-related gain/loss	8.8	9.3	8.9	1.5	28.7	3.0	-5.8
23		Recurring income	11.0	11.5	10.1	2.5	35.3	4.6	-6.4
24		Segment profit	7.3	8.3	5.9	4.4	26.0	2.9	-4.3
25	Total*1	Income gain	129.9	95.7	111.5	112.9	450.1	102.9	-26.9
26		Asset-related gain/loss	18.1	9.3	12.9	0.4	40.8	8.4	-9.7
27		Recurring income	79.6	44.2	63.8	48.2	236.0	46.4	-33.2
28		Segment profit	57.2	31.5	46.1	27.2	162.2	31.6	-25.6

*1 The total differs from the sum of the six segments because it includes Adjustments representing MHC head office accounts.

*2 Retrospectively restated based on the revised methodology described on page 8; however, the restated figures for 2Q through 4Q and full year are preliminary and unaudited.

Asset-related gain/loss (by quarter)

(¥ in billions)		FY2025					FY2026	
		1Q	2Q	3Q	4Q	Full year	1Q	YoY
1	Customer Solutions	1.3	0.3	0.6	2.6	4.9	0.9	-0.4
2	Gains/losses on sales	1.3	0.3	0.6	2.7	5.0	0.9	-0.4
3	Impairment losses, etc.	-	-	-	0.0	0.0	-	-
4	Environment & Energy	-	-	-0.4	1.4	0.9	0.0	0.0
5	Gains/losses on sales	-	-	-	1.5	1.5	0.0	0.0
6	Impairment losses, etc.	-	-	-0.4	-0.1	-0.5	-	-
7	Aviation	4.6	-1.1	2.7	-3.8	2.4	3.6	-1.0
8	Gains/losses on sales	4.6	4.2	3.0	5.0	17.1	4.4	-0.2
9	Impairment losses, etc.	-	-5.4	-0.2	-8.9	-14.6	-0.8	-0.8
10	Logistics	3.3	0.7	1.0	-1.3	3.7	0.8	-2.4
11	Gains/losses on sales	3.3	0.7	1.0	-0.6	4.4	0.8	-2.4
12	Impairment losses, etc.	-	-	-	-0.6	-0.6	-	-
13	Real Estate	8.8	9.3	8.9	1.5	28.7	3.0	-5.8
14	Gains/losses on sales	9.0	9.0	11.5	1.4	31.0	3.0	-5.9
15	Impairment losses, etc.	-0.2	0.3	-2.5	0.1	-2.3	0.0	+0.1
16	Total asset-related gain/loss	18.1	9.3	12.9	0.4	40.8	8.4	-9.7
17	Gains/losses on sales	18.4	14.4	16.2	10.2	59.2	9.3	-9.1
18	Impairment losses, etc.	-0.2	-5.1	-3.2	-9.7	-18.4	-0.8	-0.6

Segment assets

(¥ in billions)		End of FY2024*	End of FY2025	End of 1Q FY2026	Vs. end of FY2025
1	Customer Solutions	3,087.4	3,310.6	3,309.7	-0.9
2	Percentage of total	26.3%	25.3%	24.9%	-0.4pt
3	Global Customer Business	3,249.2	3,683.3	3,755.5	+72.2
4	Percentage of total	27.6%	28.1%	28.2%	+0.1pt
5	Environment & Energy	570.0	621.7	616.2	-5.4
6	Percentage of total	4.8%	4.8%	4.6%	-0.2pt
7	Aviation	2,617.5	3,021.9	3,134.5	+112.5
8	Percentage of total	22.3%	23.1%	23.5%	+0.4pt
9	Logistics	1,381.6	1,412.6	1,439.7	+27.1
10	Percentage of total	11.7%	10.8%	10.8%	0.0pt
11	Real Estate	634.8	830.5	885.6	+55.0
12	Percentage of total	5.4%	6.3%	6.7%	+0.4pt
13	Adjustments	221.4	208.6	172.8	-35.7
14	Percentage of total	1.9%	1.6%	1.3%	-0.3pt
15	Total segment assets	11,762.3	13,089.5	13,314.4	+224.8

* FY2024 figures have been revised to total assets basis, consistent with FY2025 and 1Q FY2026. However, these figures are for reference only, as the definition differs in part from FY2025 and 1Q FY2026.

New transactions volume by segment

(¥ in billions)		1Q FY2024	1Q FY2025	1Q FY2026	YoY change	YoY change (%)
1	Customer Solutions	220.2	209.9	222.8	+12.9	+6.2%
2	Global Customer Business	370.4	379.3	417.7	+38.4	+10.1%
3	Europe	229.5	265.5	299.3	+33.8	+12.7%
4	Americas	101.9	85.2	81.5	-3.7	-4.4%
5	Asia & Oceania	31.5	26.1	36.8	+10.7	+41.2%
6	Other (incl. China)	7.3	2.3	-	-2.3	-100.0%
7	Environment & Energy	6.1	2.8	5.4	+2.5	+87.7%
8	Aviation	143.8	89.4	159.6	+70.1	+78.4%
9	Logistics	28.6	45.0	36.6	-8.4	-18.7%
10	Real Estate	41.1	18.4	77.0	+58.5	+317.3%
11	Adjustments	-	-	-0.7	-0.7	-
12	Total new transactions volume	810.4	745.1	918.5	+173.4	+23.3%

Credit costs by segment

(¥ in billions)		1Q FY2024	1Q FY2025	1Q FY2026	YoY change	YoY change (%)
1	Customer Solutions	0.1	0.7	0.4	-0.3	-44.4%
2	Global Customer Business	6.2	7.9	4.7	-3.2	-40.8%
3	Europe	1.7	2.2	2.5	+0.2	+12.9%
4	Americas	3.9	3.6	2.3	-1.3	-36.3%
5	Asia & Oceania	0.1	1.4	0.2	-1.2	-83.6%
6	Other (incl. China)	0.3	0.6	-0.3	-0.9	-163.5%
7	Environment & Energy	0.0	0.0	0.0	0.0	-99.6%
8	Aviation	-0.4	0.2	0.7	+0.5	+207.3%
9	Logistics	0.0	0.0	0.0	0.0	-25.0%
10	Real Estate	0.1	-1.4	0.0	+1.4	-
11	Adjustments	0.0	0.0	0.0	0.0	-17.1%
12	Total credit costs	6.1	7.6	5.9	-1.7	-22.3%

Financial performance: income statement

(¥ in billions)		1Q FY2024	1Q FY2025	1Q FY2026	YoY change	YoY change (%)
1	Revenues	529.8	584.5	539.1	-45.3	-7.8%
2	Cost of revenues	416.2	432.9	425.6	-7.3	-1.7%
3	Cost of funds	71.4	68.6	75.5	+6.8	+10.0%
4	Gross profit	113.6	151.5	113.4	-38.0	-25.1%
5	SG&A expenses	64.6	69.0	66.3	-2.6	-3.9%
6	Personnel expenses	31.2	33.7	32.3	-1.3	-4.1%
7	Non-personnel expenses	26.6	27.0	26.6	-0.4	-1.7%
8	Provision for doubtful accounts	6.7	8.2	7.4	-0.8	-10.3%
9	Operating income	48.9	82.4	47.1	-35.3	-42.9%
10	Recurring income	49.2	79.6	46.4	-33.2	-41.7%
11	Extraordinary income	6.8	0.1	-	-0.1	-100.0%
12	Extraordinary loss	0.3	-	-	-	-
13	Income before income taxes	55.6	79.7	46.4	-33.3	-41.7%
14	Net income attributable to owners of the parent	39.1	57.2	31.6	-25.6	-44.8%

Financial performance: balance sheet, etc.

(¥ in billions)		End of FY2024	End of FY2025	1Q FY2026	Vs. end of FY2025	Vs. end of FY2025 (%)
1	Cash and cash equivalents	313.3	366.0	317.9	-48.1	-13.1%
2	Net assets* excl. share acquisition rights and non-controlling interests	1,789.6	1,989.0	2,008.1	+19.0	+1.0%
3	Net assets	1,804.5	2,008.7	2,028.2	+19.5	+1.0%
4	Total assets	11,762.3	13,089.5	13,314.4	+224.8	+1.7%
5	Distressed receivables	87.0	70.8	66.3	-4.5	-6.4%
6	Allowance for doubtful accounts	40.7	31.8	31.6	-0.2	-0.7%
7	Net balance of distressed receivables	46.2	38.9	34.6	-4.3	-11.0%
8	Equity ratio	15.2%	15.2%	15.1%	-0.1pt	-
9	ROE	7.8%	8.6%			
10	ROA	1.2%	1.3%			

* Used for the calculation of equity ratio and ROE.

Financial performance: balance sheet, etc. (continued)

(¥ in billions)		End of FY2024	End of FY2025	End of 1Q FY2026	Vs. end of FY2025	Vs. end of FY2025 (%)
11	Total funding	8,840.7	9,880.3	10,104.8	+224.4	+2.3%
12	Indirect funding	4,916.4	5,504.5	5,752.5	+247.9	+4.5%
13	Direct funding	3,924.3	4,375.7	4,352.3	-23.4	-0.5%
14	Commercial paper	965.4	1,196.7	1,209.5	+12.8	+1.1%
15	Securitization	580.7	697.8	648.0	-49.8	-7.1%
16	Corporate bonds	2,378.1	2,481.2	2,494.8	+13.6	+0.5%
17	Direct funding ratio	44.4%	44.3%	43.1%	-1.2pt	-
18	Long-term funding ratio	81.1%	80.4%	80.0%	-0.4pt	-
19	Foreign currency funding ratio	61.1%	61.6%	61.6%	0.0pt	-

FX rates used to translate the financial statements of major overseas subsidiaries*

		1Q FY2025		1Q FY2026
		Subsidiaries with FY ending in March (excl. subsidiaries whose fiscal periods were changed)	Subsidiaries whose fiscal periods were changed (elfc, CAI, PNW)	Subsidiaries with FY ending in March
20	Income statement translation rates	USD/JPY: 144.59 GBP/JPY: 193.01	USD/JPY: 148.60	USD/JPY: 159.49 GBP/JPY: 213.97
		End of FY2025		End of 1Q FY2026
		Subsidiaries with FY ending in March (excl. subsidiaries whose fiscal periods were changed)	Subsidiaries whose fiscal periods were changed (elfc, CAI, PNW)	Subsidiaries with FY ending in March
21	Balance sheet translation rates	USD/JPY: 159.88 GBP/JPY: 211.03	USD/JPY: 159.88	USD/JPY: 162.39 GBP/JPY: 215.05

* For major overseas subsidiaries with March fiscal year-ends (excluding subsidiaries whose fiscal periods were changed): 1Q Income statement figures are translated using the average exchange rates for the period from April to June, and balance sheet figures are translated using the exchange rates as of the end of FY2025 (March 31, 2026) and the end of 1Q FY2026 (June 30, 2026), respectively.

For overseas subsidiaries whose fiscal periods were changed: Income statement figures for 1Q FY2025 are translated using the average exchange rates for the period from January 2025 to June 2025, and fiscal year-end balance sheet figures are translated using the exchange rates as of the end of FY2025 (March 31, 2026).

Information published on our website

2028 MTMP



2028 MTMP, the Medium-term Management Plan for the three years from FY2026



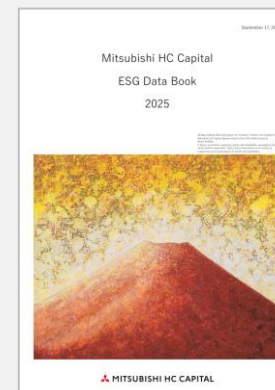
Integrated Report



Financial and non-financial information including an overview of medium- to long-term value creation, management strategies, business performance, and ESG information



ESG Data Book



Initiatives and data related to ESG (environment, society, governance)



Financial Data Sheets



Excel documents containing MHC's historical financial data



Investors' Guide



Basic information, business descriptions by segment, etc. of the MHC Group



Presentation material for Business Segment Briefing



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