

Stakeholder Dialogue

In order to realize Our 10-year Vision, we have placed great importance on dialogue with our stakeholders, identifying their expectations, interests, and needs, and responding to each of them with the strengths we have developed over the years. We will continue these efforts to enhance our corporate value over the medium to long term.

Stakeholders	Stakeholder expectations, interests, and needs	Strengths of Mitsubishi HC Capital	Dialogue methods and opportunities	Outcomes (value we provide) (FY2024 results)	Relevant capital
 Customers	<ul style="list-style-type: none"> • Providing a variety of finance-based services • Support for capital investment and financing • Creating innovation • Reducing the environmental impact of business operations (e.g., achieving carbon neutrality) 	<ul style="list-style-type: none"> • Partnerships with a wide variety of companies, including major shareholders • Ability to solve customers' problems (a wide variety of businesses) • Ability to provide funding 	<ul style="list-style-type: none"> • Sales activities through in-person visits and online meetings • Dissemination of information on our website • Inquiries by phone and e-mail 	<ul style="list-style-type: none"> ■ Started offering GX Assessment Lease, which certifies that assets leased to customers are low-carbon equipment ■ Started offering EV leases with carbon offsets ■ Segment assets: ¥10.9 trillion (up ¥756.1 billion YoY) 	<ul style="list-style-type: none"> ■ Social and relation capital ■ Manufacturing capital
 Employees	<ul style="list-style-type: none"> • Personal growth and job satisfaction • Maintenance of labor environment • Salary and bonus levels • Sustainability as a place to work • Working conditions • Diversity, equity, inclusion, and belonging • Human rights protection 	<ul style="list-style-type: none"> • Diverse human resources • Abundant human resource systems that support flexible work styles • Providing opportunities for self-realization and personal growth through diverse businesses 	<ul style="list-style-type: none"> • Personnel interviews • Career Communication Café (career counseling sessions) • Company intranet • Company newsletter • Engagement survey • Career design sheet 	<ul style="list-style-type: none"> ■ Messages from the President & CEO to employees through a blog ■ Town hall meetings held by top management ■ Average annual salary (non-consolidated): ¥10.1 million (up ¥0.3 million YoY) ■ Percentage of annual paid holidays taken (non-consolidated): 76.9% (up 2.5pt YoY) ■ Monthly average overtime hours per employee (non-consolidated): 15.8 hours (down 3.0 hours YoY) ■ Established the first operating company through the Founder Program in our intra-entrepreneurship program (MHC Semi Technologies) ■ Percentage of personnel at standard level or above in DX Assessment (non-consolidated): 85% 	<ul style="list-style-type: none"> ■ Human capital ■ Manufacturing capital ■ Intellectual capital
 Business partners	<ul style="list-style-type: none"> • Strengthening of our own business through partnerships • Creating innovation • Financial credibility as a medium- to long-term business partner • Promoting the sale of our products and services 	<ul style="list-style-type: none"> • One of the best customer bases in Japan across diverse industries and regions • Possession of a wide variety of assets in Japan and overseas • Ability to provide services and solutions based on our leasing business • Business management and investment skills • Ability to provide financing (financial support capabilities) 	<ul style="list-style-type: none"> • Sales activities through in-person visits and online meetings • Dissemination of information on our website • Inquiries by phone and e-mail 	<ul style="list-style-type: none"> ■ Total number of investments made through the Innovation Investment Fund (through March 2025): 19 (¥2.86 billion in total) ■ Launched a robot subscription service for logistics operators through collaboration with investees of the Innovation Investment Fund 	<ul style="list-style-type: none"> ■ Intellectual capital
 Shareholders (equity investors), bond investors, financial institutions	<ul style="list-style-type: none"> • Appropriate information disclosure and enhanced dialogue with the market • Stable medium- to long-term growth • Generation of sustainable cash flow • Stable and continuous dividend payments • Sound business operations • Strengthening governance • Expansion of ESG investment 	<ul style="list-style-type: none"> • Stable performance based on a well-diversified business portfolio • High credit ratings from external agencies • Ability to raise funds through partnerships with major shareholders • Strong financial position and structure 	<ul style="list-style-type: none"> • General Meeting of Shareholders • Financial results briefings • Briefings and various meetings for investors • Information services of the Tokyo Stock Exchange • Dissemination of information on our website • Communication through various media 	<ul style="list-style-type: none"> ■ Achieved the net income target and marked record-high net income for three consecutive terms ■ Achieved 26 consecutive fiscal years of dividend increases (annual dividend of ¥40 per share, payout ratio of 42.5%) ■ Total shareholder return (five-year cumulative total): up 120.1% ■ Held our first Business Segment Meetings (Aviation and Logistics businesses) 	<ul style="list-style-type: none"> ■ Financial capital ■ Intellectual capital
 Environment and society	<ul style="list-style-type: none"> • Realization of a decarbonized society • Realization of a circular economy • Protection of human rights • Coexistence with local communities 	<ul style="list-style-type: none"> • Extensive knowledge and skills and a broad network as one of the top renewable energy generation companies in Japan • Providing solutions at each lifecycle stage from the introduction of goods to the end of their use 	<ul style="list-style-type: none"> • ESG Data Book • Dissemination of information on our website • Social contribution activities 	<ul style="list-style-type: none"> ■ Completed investment in European Energy, a Danish renewable and next-generation energy business company, making it an equity method affiliate ■ Renewable power generation capacity (in operation): 1,638MW ■ Formulated the Transition Plan toward the Realization of a Carbon-neutral Society (released in June 2025) ■ All domestic Group offices switched to renewable energy-derived electricity ■ Scope 1 and 2 greenhouse gas emissions: down 60.5% (compared to FY2019)* ■ Energy usage (domestic): down 4.3% (YoY) ■ Continued various social contribution activities including volunteer work 	<ul style="list-style-type: none"> ■ Manufacturing capital ■ Natural capital ■ Social and relation capital

*Preliminary figures prior to obtaining third-party certification. Actual results after obtaining third-party certification will be disclosed on our website at a later date.