FOR IMMEDIATE RELEASE

Notice Concerning Identification of Materiality of Mitsubishi HC Capital Group

Tokyo, December 22, 2021 --- Mitsubishi HC Capital Inc. (TSE: 8593, Representative Director, President & CEO: Takahiro Yanai, "the Company") hereby announces that the Company identified the following six materiality as priority key challenges which must be addressed to achieve sustainable development of Mitsubishi HC Capital Group ("the Group").

Against a backdrop of megatrends such as recent climate change driven by global warming, population growth, urbanization and scarcity of resources, not only our personal life but also social environment have been drastically changing worldwide. Under such circumstances, companies are expected to take efforts to solve numerous issues, such as to promote a decarbonized society and to create a circular economy. The Group will proceed its effective management and business activities toward solving such issues based on the materiality with appreciating the significance.

■ Materiality of the Group

Materiality	Why the Group treats as highly material challenges	How related to SDGs*
(1) Promote a decarbonized society	Efforts to realize a decarbonized society have been globally recognized as an urgent issue and the Group can significantly contribute to solving this challenge through its service and solutions, such as renewable energy investment and EV promotion. It is quite a few impact on but is significant for the Group to distinct its business from the business not solving social issues.	7 ATRIBUDGI AND CESA DICEOT
(2) Realize the circular economy	The Group aims to contribute to creating a circular economy by reducing waste, not only in the Group but also within society through maximizing the potential of assets as a leading leader in the leasing industry. The Group treats this challenge as material. The Group can also contribute to realizing a sustainable and prosperous society through strengthening the collaboration between partners.	6 GEAM WATER AND SAMETHOR 12 DOCUMENTON AND PRODUCTION AND PRODUCTION 14 LIFE ENDOW ROADER 15 INFLAND

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(3) Establish resilient social infrastructure	Large parts of the infrastructure within Japan need to be repaired. The Group also recognizes the business has huge potential opportunities to support the development of infrastructure in overseas countries with active collaboration between various partners and create a smart city. The Group will contribute to the business being diversified, enhanced and efficient through establishing the system and providing services for supporting the collaboration of various companies.	9 NOUTRY AND WITH AND WITH AND OTHER STREET, AND CHARACTERS AND OTHER STREET, AND CHARACTERS AND
(4) Realize healthy lifestyles that promote positive wellbeing	It is vital for its stakeholders that the Group recognizes the importance of health, safety, mental and physical wellbeing for realizing the prosperous future. Valuable human resources are key. Personal development and attraction and retention of talent is significant for the Group members.	3 GOOD MEALTH 3 AND WILL-BITNE
(5) Create businesses utilizing the latest technologies	Both financing for the purpose of digital transformation of customers and providing solution by internal and external digital technologies urge to develop new business models. Including establishing supply chain with utilizing with new alternative energies, the Group identifies material one as the opportunity.	8 OCCUST WORK AND TICSHOCK ENGANCER SHOWARDS MICHAELER SHOWARDS STREETING
(6) Collaborate with partners locally and globally	Social issues differ by countries and regions. It is significant that the Group aims to solve these issues by collaborating with local partners to ensure the Group is meeting individual needs through local community-based communication. The Group can realize mutual benefits in developing society by utilizing the integrated capability in the Group.	8 SCOOT WORK AND TOO HOLD THE THE DAYS TOO HOLD CHAPTER IN THE THE DAYS THE THE THE DAYS THE THE THE DAYS THE THE THE DAYS THE THE DAYS THE

*SDGs: Sustainable Development Goals

■ Materiality Identification Process

In the process of identifying the materiality, the Company first comprehensively considered ESG related issues based on SDGs and international guideline and principles.

Then, the Company carried out questionnaires among the Group members, the external stakeholder interviews, etc. regarding the expected materiality. Based on the knowledge and opinions from them, the Company identified the materiality that the Group must address through discussions with related departments, members in Sustainability Committee, Management Meeting, and the Board of Directors.

■ About Basic Sustainability Policy

Since the business integration on April 1, 2021, the Company has been building partnerships with numerous stakeholders globally and has considered itself to have the huge potential capability to contribute and solve social issues.

The Company established "Our Mission" to create social value with customers and partner companies and to contribute the prosperous and sustainable future as its ideal image, and defined what the Group needs to do to achieve "Our Mission" as "Our Vision". The Basic Sustainability Policy consists of and integrates "Our Mission", "Our Vision" and the materiality.



The Company will set "the medium- and long-term management direction" based on the materiality identified. Also in order to embody it, the Company will proceed to set "the Management Plan" which consists of business and management base strategy. Furthermore, the Group will enhance its sustainability management to achieve its sustainable development as well as uphold three values; Environment, Society and Economy.

Please refer the Company's web site for sustainable efforts in detail. https://www.mitsubishi-hc-capital.com/english/sustainability/index.html