

FOR IMMEDIATE RELEASE

Issuer Ratings Obtained from Fitch

Tokyo, October 28, 2025 --- Mitsubishi HC Capital Inc. (TSE: 8593, Representative Director, President & CEO: Taiju Hisai, the “Company”) newly obtained the issuer ratings from Fitch Ratings Japan Limited (“Fitch”) today.

	Long-Term Issuer Default Rating	Short-Term Issuer Default Rating
Rating	A-	F1
Outlook	Stable	Stable

For a detailed explanation of the ratings, please refer to the website of Fitch.

<https://www.fitchratings.com>

The Company has historically obtained credit ratings from Japan Credit Rating Agency (“JCR”), Rating and Investment Information, Inc. (“R&I”), Moody’s Japan (“Moody’s”), and S&P Global Ratings Japan (“S&P”). With the addition of Fitch Ratings, the Company is now rated by five major agencies.

The Company aims to establish a stable and sustainable funding base by obtaining a third credit rating from overseas third-party agencies. As overseas segment assets continue to grow, securing foreign currency funding has become increasingly important. The Company will continue to promote stable funding to pursue sustainable growth while maintaining financial health.

■ The Third-party Credit Ratings Obtained by the Company

Rating Agency	Long-Term	Short-Term
JCR	Long-Term Issuer Rating Rating: AA	Commercial Paper Maximum: ¥1,300 billion Rating: J-1+
	Shelf Registration Preliminary Rating Rating: AA Expected issuance volume: ¥600 billion Issuance Schedule: 2 years from September 4, 2025	
	Euro Medium Term Note Programme Programme size: U.S.\$ 12.5 billion Rating: AA	

R&I	Long-Term Issuer Rating AA	Commercial Paper Maximum: ¥1,300 billion Rating: a-1+
	Shelf Registration Preliminary Rating Rating: AA Expected issuance volume: ¥600 billion Issuance Schedule: From September 4, 2025 to September 3, 2027	
Moody's	Long-Term Issuer Rating A3	-
S&P	Long-Term Issuer Rating A-	Short-Term Issuer Rating A-2
	Euro Medium Term Note Programme Programme Size: U.S.\$ 12.5 billion Rating: A-	
Fitch	Long-Term Issuer Default Rating A-	Short-Term Issuer Default Rating F1

■ About Mitsubishi HC Capital group

Mitsubishi HC Capital group (Mitsubishi HC Capital Inc. TSE: 8593) has committed to Our 10-year Vision, “Together we innovate, challenge and explore the frontiers of the future” by developing services and promoting business investments while maximizing the potential value of tangible and intangible assets in addition to leasing, where our business began. We operate through the seven business segments: Customer Solutions, Global Customer Business, Environment & Energy, Aviation, Logistics, Real Estate, Mobility. As of March 31, 2025, the consolidated total assets were more than 11 trillion yen and the consolidated employees were more than 8,400 in over 20 countries worldwide.

In addition, Mitsubishi HC Capital Group continues to address social issues to support and advance a prosperous and sustainable future through creating social value together with our customers and partners, meeting the ever-changing society and business environment.

Please visit <https://www.mitsubishi-hc-capital.com/english/> for additional information.

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