



CORPORATE PROFILE

**Together we innovate,
challenge and explore
the frontiers of the future**

What only we can do...
is to get ahead of changes in the social and
business environments and maximize the potential.

Through continued transformation and innovation,
we will create new social value.

We are the ones who create the future.



Message from the President & CEO

Unveiling the first Medium-term Management Plan of the Mitsubishi HC Capital Group

I am Taiju Hisai, and I have been appointed to assume the role of President & CEO from April 2023.

I am grateful for your continued support.

The Mitsubishi HC Capital Group was born in April 2021 through the integration of Mitsubishi UFJ Lease & Finance and Hitachi Capital.

The two-year post-merger integration process had progressed smoothly as we planned.

This fiscal year ending March 2024 marks the kick-off of the first post-integration Medium-term Management Plan. This signifies the excellent starting point of the new company as we move to the next phase of future growth.

The Mitsubishi HC Capital Group has stated Our 10-year Vision as “Together we innovate, challenge and explore the frontiers of the future.” This has been set as a milestone to achieve Our Mission, which is our long-term goal.

The launch of the Medium-term Management Plan is the first step toward realizing Our 10-year Vision. Therefore, every executive and employee is coming together as one to execute the plan.

Amid the monumental change occurring in our business environment and society on a global basis, there is no future for those who simply stay on the same path.

That is why the Mitsubishi HC Capital Group will, as always, leverage our global experience and expertise to be an innovator who ventures into unexplored fields and creating innovation together with our customers and partners.

The Mitsubishi HC Capital Group will continue to transform and evolve to live up to the expectations of stakeholders.

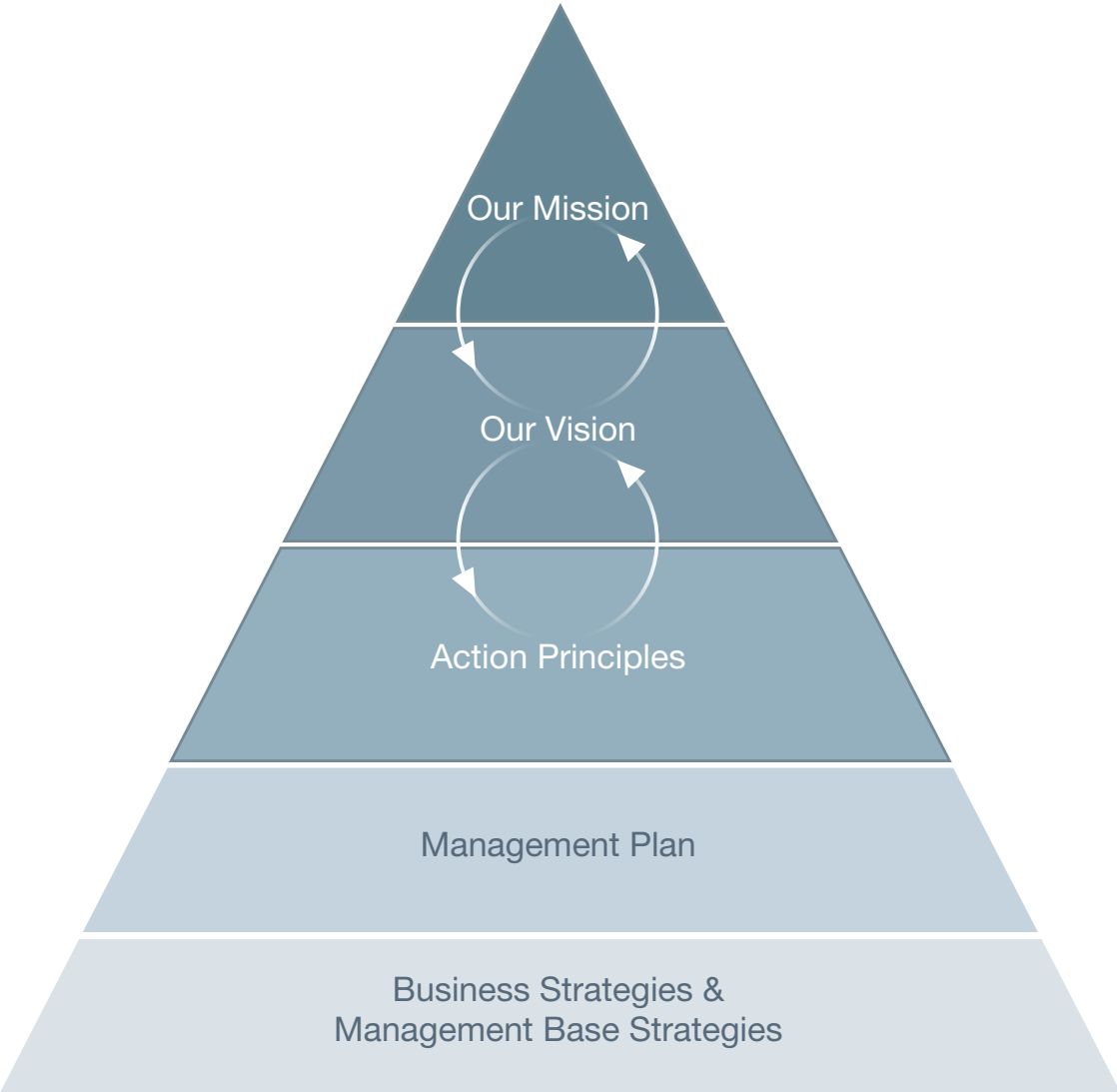
Please look forward to our progress.



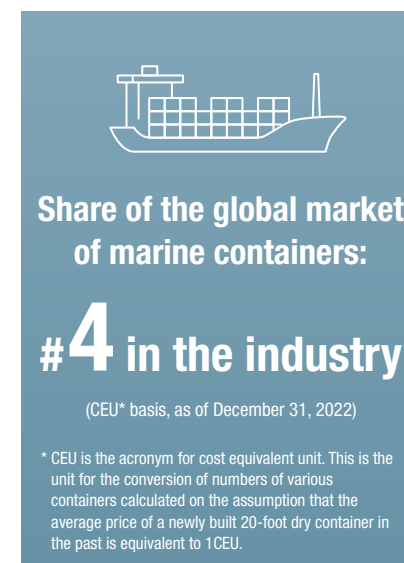
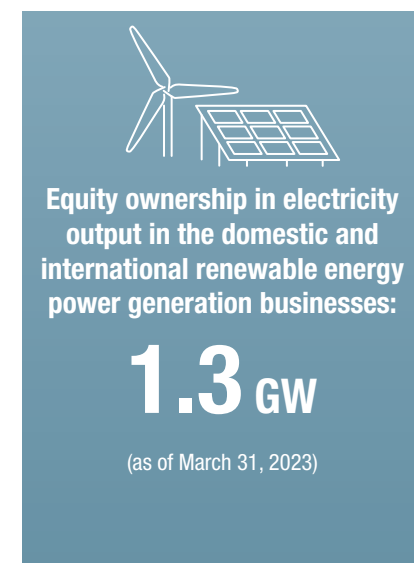
Taiju Hisai
President & CEO

Basic Management Policy

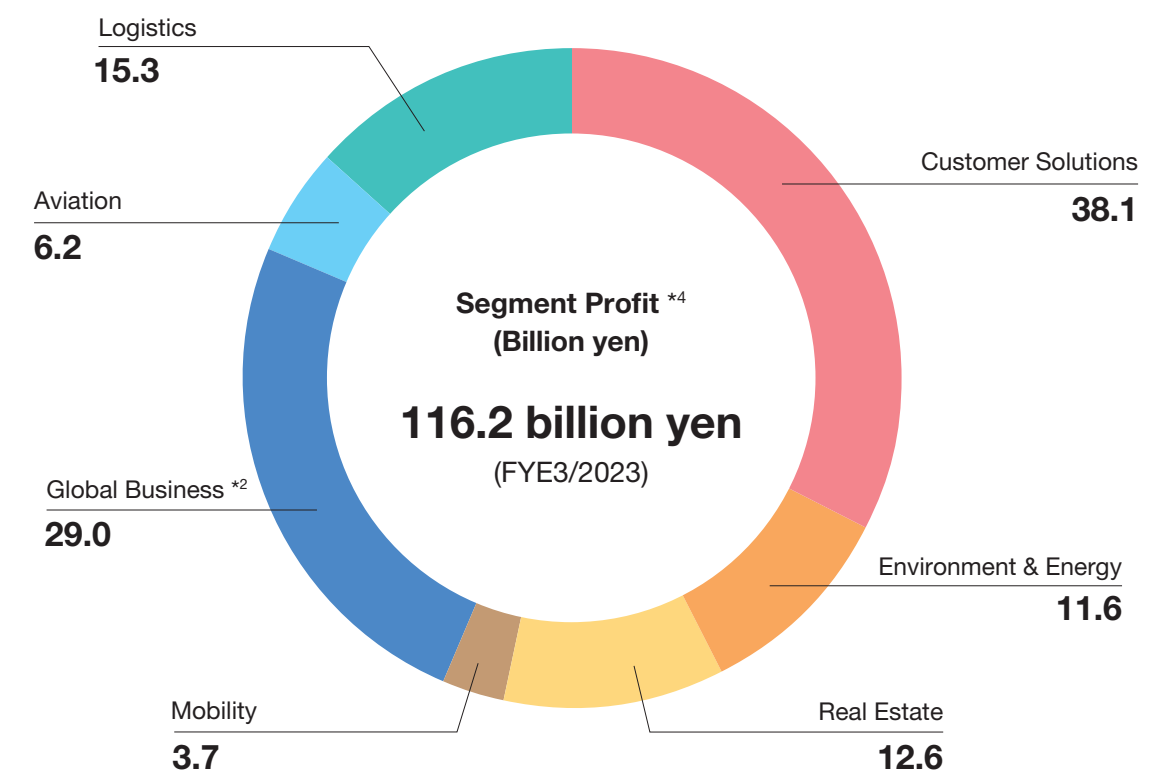
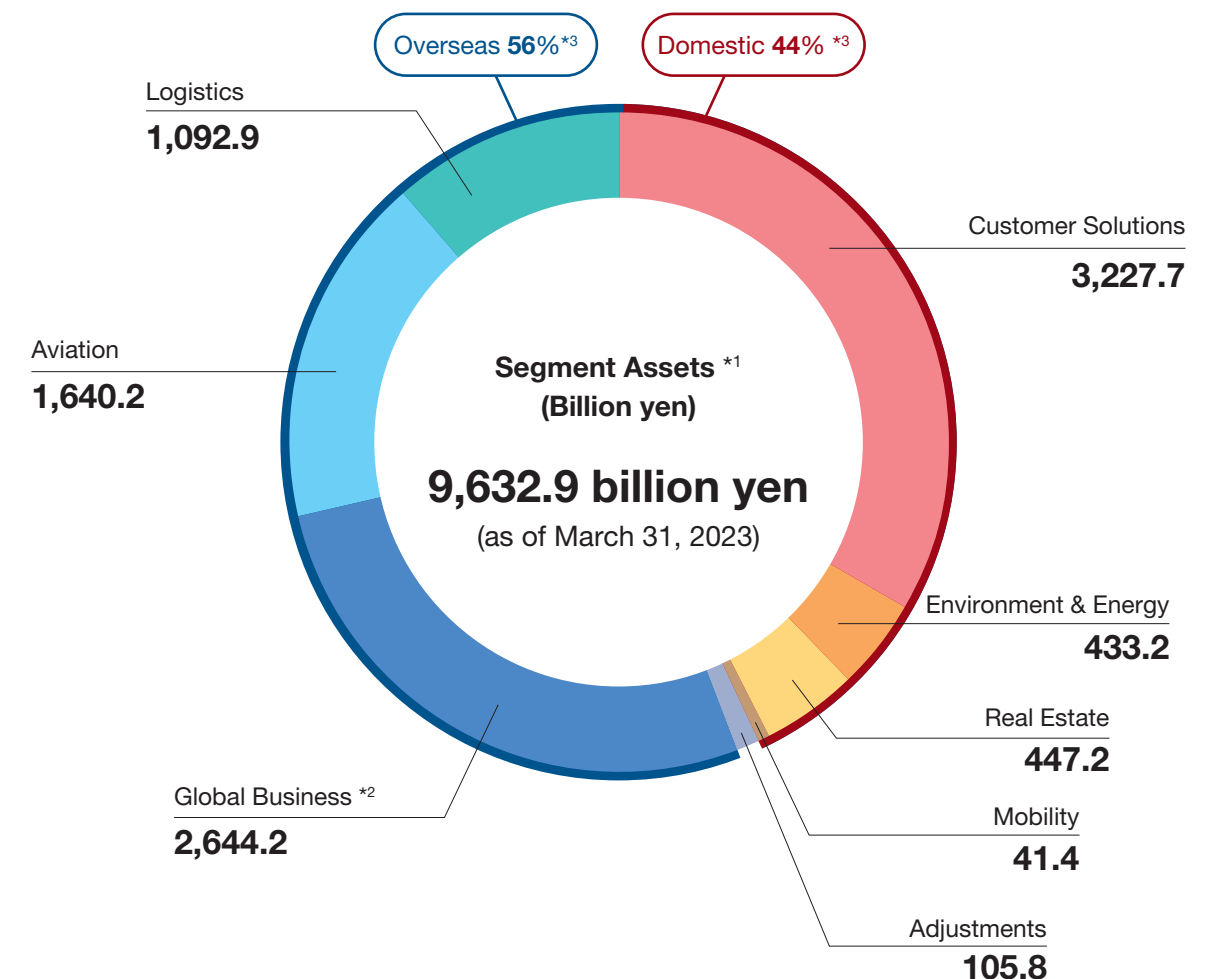
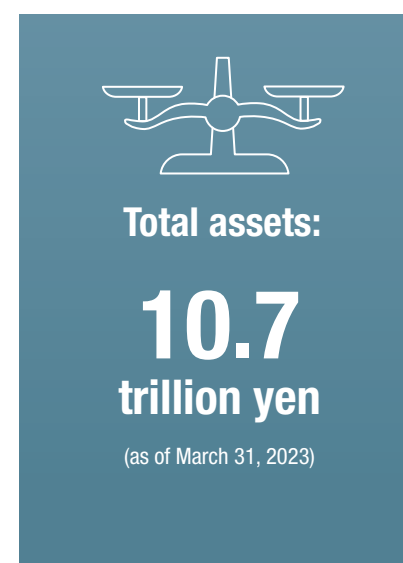
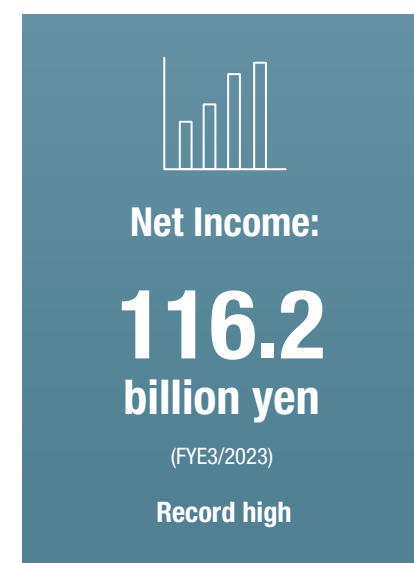
- Our Mission –Our long-term goal–**
Contribute to a prosperous and sustainable future by creating social value through maximizing the potential of assets.
- Our Vision –Objectives to achieve our long-term goal–**
- Solve social issues by developing unique and progressive businesses with consideration for the global environment.
 - Aim for sustainable growth through value co-creation with diverse stakeholders across the globe.
 - Enhance corporate value by evolving our business model through utilizing digital technology and data.
 - Foster an “open, creative and engaging” corporate culture that shapes each and every employee’s motivation and pride.
 - Aim to be a trusted company by complying with laws and regulations, as well as implementing ethical corporate management.
- Action Principles**
–“Values and mindset to be held” and “actions to be taken” by each and every employee–
- **Challenge:** Challenge ourselves to look forward to the future with a sense of responsibility and commitment.
 - **Digital:** Drive digital innovation and expertise.
 - **Communication:** Communicate openly and honestly to build mutual understanding and trust.
 - **Diversity:** Embrace diversity and respect each other.
 - **Sustainability:** Act in harmony with people, society and the earth to create a sustainable world.
 - **Integrity:** Maintain the highest standards of ethics and integrity.



Facts and Statistics about the Mitsubishi HC Capital Group



Source: Drewry's annual report 2022/23



^{*1} Segment assets = operating assets + equity method investments + goodwill + investment securities, etc.

^{*2} Profits and operating assets in the Global Business segment do not include overseas profits and assets belonging to other segments such as Aviation and Logistics.

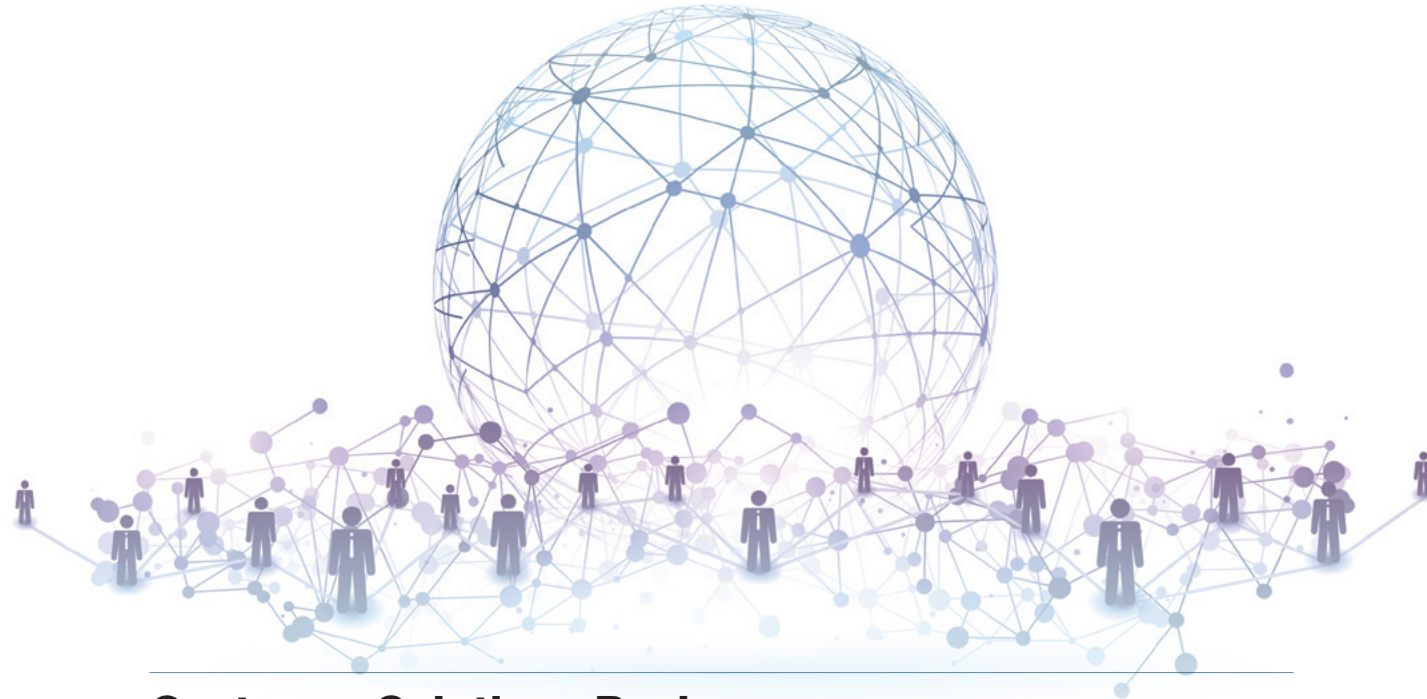
^{*3} Approximate ratios are shown by counting the Customer Solutions, Environment & Energy, Real Estate, and Mobility segments as domestic, and the Global Business, Aviation, and Logistics segments as overseas, but some segments include both domestic and overseas assets and actual ratios differ from the above.

^{*4} Net income includes negative 600 million yen in adjustments.

Business Description

Utilizing our extensive knowledge, we operate our business globally while maximizing the potential of assets.

As a partner that can support customers in their own ambitious endeavors, we will provide new social value.



Customer Solutions Business



In Japan, our operations are focused on the Customer Business, which provides leasing and other finance solutions for companies and government agencies, and the Vendor Business, which provides finance functions supporting the sales of affiliated vendors (manufacturers, distributors, and so on).

Global Business



In Europe, the Americas, China, and the ASEAN region, we offer a range of finance solutions, including leasing and sales finance, based on the social and customer needs of each country and region.

Environment & Energy Business



In Japan and abroad, we are rolling out solar, wind, and other renewable energy businesses along with environmental finance businesses. The Group's net capacity of renewable energy is at the top level domestically at 1.2 GW (as of the end of March 2023).

We invested and are involved in the mega-solar power project in Yatsuda, Namiemachi, Fukushima prefecture, which is part of our efforts to support the reconstruction of areas stricken by the Great East Japan Earthquake.

Aviation Business



We provide services to meet the diverse needs of airlines and aircraft maintenance companies around the world, from aircraft and aircraft engine leasing to engine parts sales*.

* A business that involves purchasing aircraft engines nearing retirement, dismantling them, and selling each of the repaired parts to maintenance companies and airlines

We also conduct research and analysis of next-generation aviation technology venture companies, Sustainable Aviation Fuel (SAF) and others.

Logistics Business



We provide customers with assets that support logistics globally, such as marine containers and railway freight cars, through leasing and finance services.

We contribute to the growth of global trade by helping to streamline logistics with businesses such as CAI International Inc., one of the major marine container lease companies.

Real Estate Business



We offer real estate financing, investment, asset management, and other services for a wide range of asset types, from office buildings and homes to commercial properties, hotels, and logistics facilities.

For the development of logistics facilities, we reduce the environmental impact by such as taking energy-saving measures. We also contribute to tenant companies' BCP measures such as installing emergency power sources.

Mobility Business



With the widespread adoption of electric vehicles (EVs) picking up speed and new services such as car sharing and autonomous driving on the rise, the mobility industry faces a major turning point, and we are at the forefront, working with partners around the world providing high value-added automotive leasing and mobility services.

We work on meeting diverse environmental needs of companies through proposing optimal solutions, such as support for EV installation, which utilize our extensive expertise and the analysis results of accumulated data.

Corporate Information



Marunouchi Office

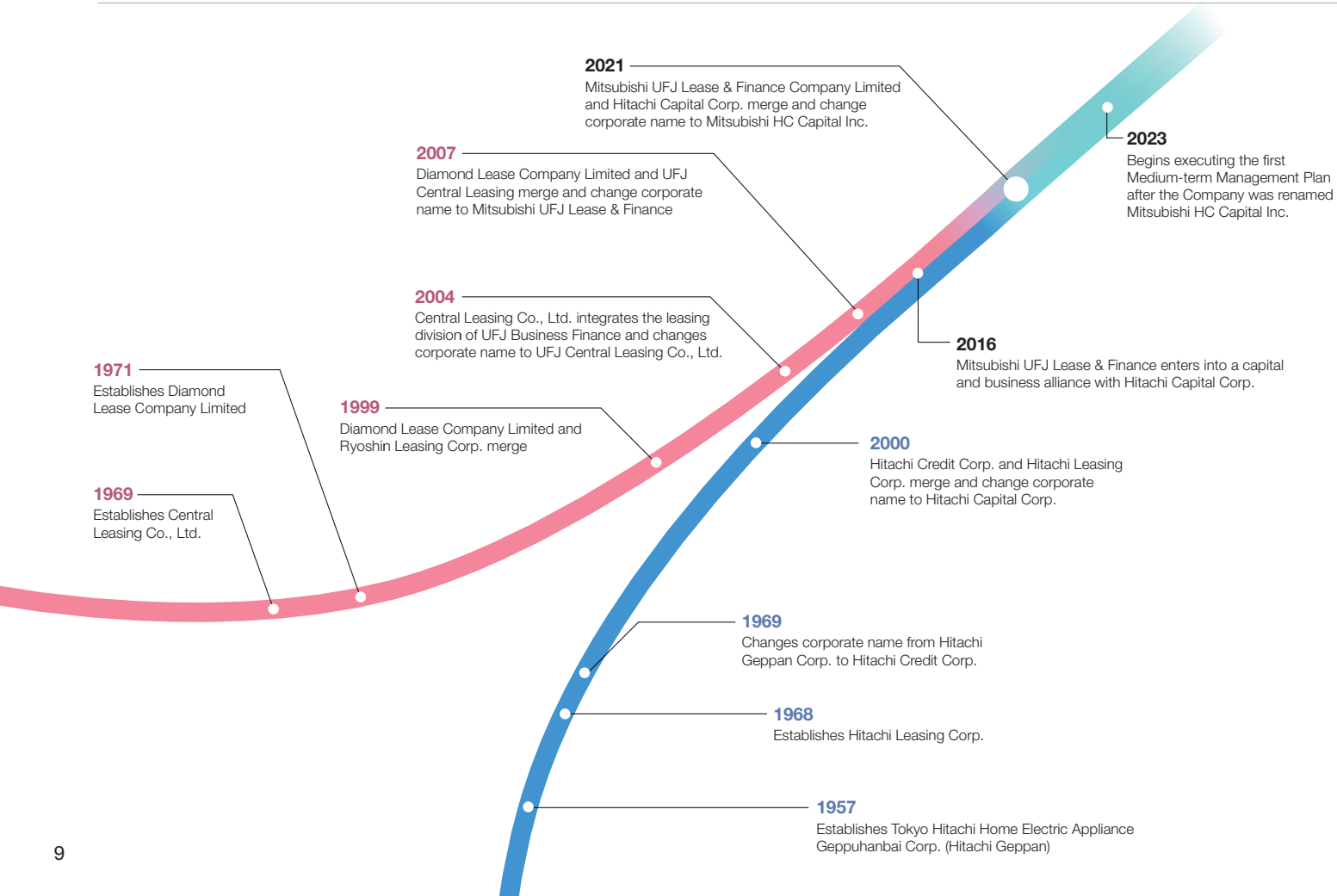
Trade name	Mitsubishi HC Capital Inc.
Location of head Office	5-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo, 100-6525, Japan
Name and title of representative	President & CEO Taiju Hisai
Number of Employees	Consolidated: 8,648 Parent: 2,182 (as of the end of March 2023)
Line of business	Leasing for various types of properties, installment sales for various types of properties, various types of financing, etc.
Stock Listings	Tokyo Stock Exchange (TSE) Prime Market Nagoya Stock Exchange (NSE) Premier Market
Stated capital	33,196 million yen

External Credit Ratings

	Japan Credit Rating Agency, Ltd. (JCR)	Rating and Investment Information, Inc. (R&I)	Moody's	S&P
Long-term	AA	AA-	A3	A-
Short-term	J -1+	a-1+	—	A-2

* as of March 31, 2023

History



External Evaluations

Received the “IT Encouragement Award” at the FY2023 IT Awards

At the “FY2023 (41st) Information Technology Award” hosted by the Japan Institute of Information Technology, we received the IT Encouragement Award (management area) in recognition of our efforts in “building the foundation for utilizing digital technologies with a multifaceted approach, looking ahead ten years.” This makes the seventh consecutive year in which we have received IT Encouragement Awards, taking into account those received by the former Hitachi Capital.



Certified as “2023 Health & Productivity Management Outstanding Organization (Large Enterprise Category)”

In recognition of our efforts to enable employees to work lively and healthy, we were certified as a “2023 Health & Productivity Management Outstanding Organization (Large Enterprise Category)” under the “Certified Health & Productivity Management Outstanding Organizations Recognition Program” established by the Ministry of Economy, Trade and Industry.



Received “Platinum Kurumin” certification

We received “Platinum Kurumin” certification from the Minister of Health, Labour and Welfare as a company that provides outstanding support for childcare based on the Act on Advancement of Measures to Support Raising Next-Generation Children.



Received “Eruboshi” certification

We received “Eruboshi” certification from the Minister of Health, Labour and Welfare as a company that implements superior initiatives for promoting women's participation in the workplace by meeting all certification standards based on the Act on Promotion of Women's Participation and Advancement in the Workplace.



Selected as an index stock for Socially Responsible Investment (SRI)

As a company with excellence in the ESG (environmental, social, and governance) performance, we have been selected for representative SRI indexes. For more details, please view our corporate site.



mitsubishi
HC CAPITAL Inc.