



About the cover

The cover expresses the Mitsubishi Lease & Finance philosophy of supporting customer businesses with a variety of solutions and working with them to realize a prosperous society.

>>> Date of issue

July 2015

>>> Scope of the report

The report covers activities of Mitsubishi UFJ Lease & Finance Company Limited, and its Group companies.

>>> Period covered

Fiscal 2014 (April 1, 2014 to March 31, 2015). Some data from other periods are also included.

>>> Related publicity materials

Information on our products, services, and other data is also available on our website. Please see the link below.
Website ▶ <http://www.lf.mufg.jp/english/>

>>> Contact

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Project title: Program of emissions reduction through introduction of electric vehicles in autoleasing operations
Offset amount: 2t CO₂



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This report is designed to be visually friendly to all readers regardless of individual differences in color vision.

Printed in Japan

Corporate Report 2015



Growing value today into greater value tomorrow

Value Integrator®



Mitsubishi UFJ Lease & Finance

We will prove worthy of the trust of customers, shareholders, and employees as we contribute to realize a more prosperous society.

- We will work to achieve sustained improvement in corporate value by offering the best solutions to customers.
- We aim to play a part in the development of regions and society by pursuing environmentally considerate corporate activities in compliance with laws and regulations.
- We will create a workplace environment that motivates each and every employee and in which they can take pride.

Management Philosophy

Management Vision

Management Strategy

Medium-Term Management Plan, **Limitless Evolution**

- ◆ **Growth strategy**
 - Evolve business models
 - Accelerate international business
 - Create Group synergies
 - Continuously create new businesses
 - Promote non-organic growth strategy
- ◆ **Business infrastructure reinforcement strategy**
 - Enhance management infrastructure
 - Put in place a globalization-adapted operational infrastructure
 - Intensify Group management
 - Reinforce human resources management
 - Encourage a free, open and dynamic corporate ethos
 - Strengthen and make strategic use of IT infrastructure
 - Earn firm trust

Code of Conduct

- ◆ **Unique ways of risk-taking**
Combining financial and trading functions, Mitsubishi UFJ Lease & Finance has unique expertise in risk-taking.
- ◆ **Proactive approach to resolving issues**
We have developed a precise understanding of customer issues and employ a fearless and proactive approach to any challenges in resolving them.
- ◆ **Speedy response with a strategic grounding**
We take energetic and speedy action based on wide-ranging strategies.
- ◆ **Solution-oriented expertise**
We are constantly refining our expertise, which provides truly value-added solutions to customer issues.
- ◆ **Earnest approach to social responsibility**
We take committed action to earn the trust of all stakeholders.

Customers

We work to improve customer satisfaction by providing various solutions that create new value.

Shareholders and investors

We promote dialog with shareholders and investors by ensuring accurate, appropriate, and timely information disclosure. In this way we work to improve management transparency and sustainably increase corporate value.

Local communities

As a member of our local communities, we take energetic action on areas relevant to social responsibility, contributing through these initiatives to a prosperous society.

Employees

We nurture human resources by supporting the career development and personal development of each employee. At the same time, we promote a workplace environment in which all employees can work with pride and strong motivation.

Based on the flexibility and mobility that are our inherent characteristics as a nonbank finance company, and benefiting from our expertise in many asset categories, Mitsubishi UFJ Lease & Finance aims to serve as a reliable business partner to its customers. This means providing a variety of management resources—products, funds, human resources, information, and functions—arranged in flexible packages to meet customer needs, and delivering advanced services on a global basis that help resolve customer issues. At the same time, we will work to build a business portfolio that combines stability with growth potential.

Backed by a range of government economic and fiscal policies, the Japanese economy continued to follow a gradual recovering trend. At the same time, the depreciation of the yen supported a move toward improvement in corporate performance, particularly in export industries.

June 2015 saw the introduction of the Corporate Governance Code, provoking intensified discussion around how companies should govern themselves and meet their social responsibilities. As well as improving performance to boost corporate value, today's businesses also need to adopt management practices that offer a more certain path to sustainable growth. One way of doing this is to take active steps to reflect the views of shareholders and other outside groups.

The Mitsubishi UFJ Lease & Finance Group recognizes its duty to meet the trust and expectations of its stakeholders—customers, shareholders, local communities, and employees. With this commitment in mind, at the same time as seeking to maximize our corporate and social value through our business activities, we undertake a range of initiatives, in Japan and overseas, whose aim is the realization of a society capable of sustainable development.

One example is our active development of business operations based on assets that support the activities of individuals and enterprises, such as aircraft, freight cars, and containers. Through this business, we have played a background role in upgrading and expanding transportation infrastructures. Another example is in the eco- and energy-related sector, where we have now begun operating a number of renewable energy-based power generation projects in collaboration with business partners, establishing ourselves as a commercial operator in the power generation sector. Following its success in Japan, we are now rolling out to overseas markets a service that supports businesses and public facilities to realize energy savings. Through these and related initiatives, we are supporting the reduction of environmental burdens at a global level.

Our Medium-Term Management Plan, **Limitless Evolution**, is now in its second year. By steadily putting into practice the range of strategies outlined in the plan, we will work to assemble a business portfolio that combines stability with growth potential. At the same time, we will work through our business activities to contribute toward creating an ever more prosperous society by exploiting to the full our accumulated experience and expertise.

In these efforts, we hope that we can rely on the continued understanding and support of our valued shareholders.

July 2015

Tadashi Shiraishi

Tadashi Shiraishi
President & CEO

Editorial Policy

With the aim of presenting its Group management and corporate activities to stakeholders in a more accessible way, Mitsubishi UFJ Lease & Finance began issuing the Corporate Report from the fiscal year ended March 31, 2014.

Corporate Report 2015, for the fiscal year ended March 31, 2015, is produced with reference to International Integrated Reporting Framework Ver. 1.0, a guideline issued by the International Integrated Reporting Council (IIRC).* Accordingly, it presents a comprehensive overview of the Group's corporate activities and introduces its initiatives for the creation of sustainable corporate value.

The report contains information on the state of progress of the Medium-Term Management Plan, now entering its second year, and on operations in our key business areas. Meanwhile, from this year, the sections of the report devoted to nonfinancial activities reflect the approach of the ISO 26000 international standard for corporate social contribution.

Going forward, we will work to promote a better understanding of Group activities by continuing to develop the report as a tool linking the Group with its stakeholders.

* The International Integrated Reporting Council (IIRC) is an international federal body made up of regulators, investors, corporations, standards bodies, accounting specialists, and nongovernmental organizations.

Forward-Looking Statements

The strategies, plans, results and other materials presented in this report contain future projections and forecasts. Such forward-looking statements reflect assessments made by the Group based on the information available at the time. Please note that actual results are influenced by a wide range of significant factors and may therefore differ considerably from the content of these statements.

Mitsubishi UFJ Lease & Finance Communication Tools

●Corporate Report (Japanese/English)

●Securities Report (Japanese)

●Financial Information (English)

●Financial Results (Japanese/English)

●Business Report (Japanese)

●Website (Japanese/English)

(Japanese)
<http://www.lf.mufg.jp/>
(English)
<http://www.lf.mufg.jp/english/>

●Company Profile Video (Japanese/English)

●Advertisements (Japanese)

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Corporate Profile (As of March 31, 2015)

Company Name
Mitsubishi UFJ Lease & Finance Company Limited

Head Office
Shin-Marunouchi Building, 5-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-6525, Japan

Date of Establishment
April 12, 1971

Paid-in Capital
¥33,196,047,500

Number of Employees
Consolidated: 2,729, Parent: 1,278

Business Activities
Leasing of assets, installment sales of assets, financing activities, international business/other activities

Stock Information
Number of authorized shares: 3,200,000,000
Number of issued shares: 895,834,160
Number of shares per unit: 100

Stock Listing
First Section of the Tokyo Stock Exchange (TSE)
First Section of the Nagoya Stock Exchange (NSE)
Security code: 8593

Fiscal Year
April 1 to March 31

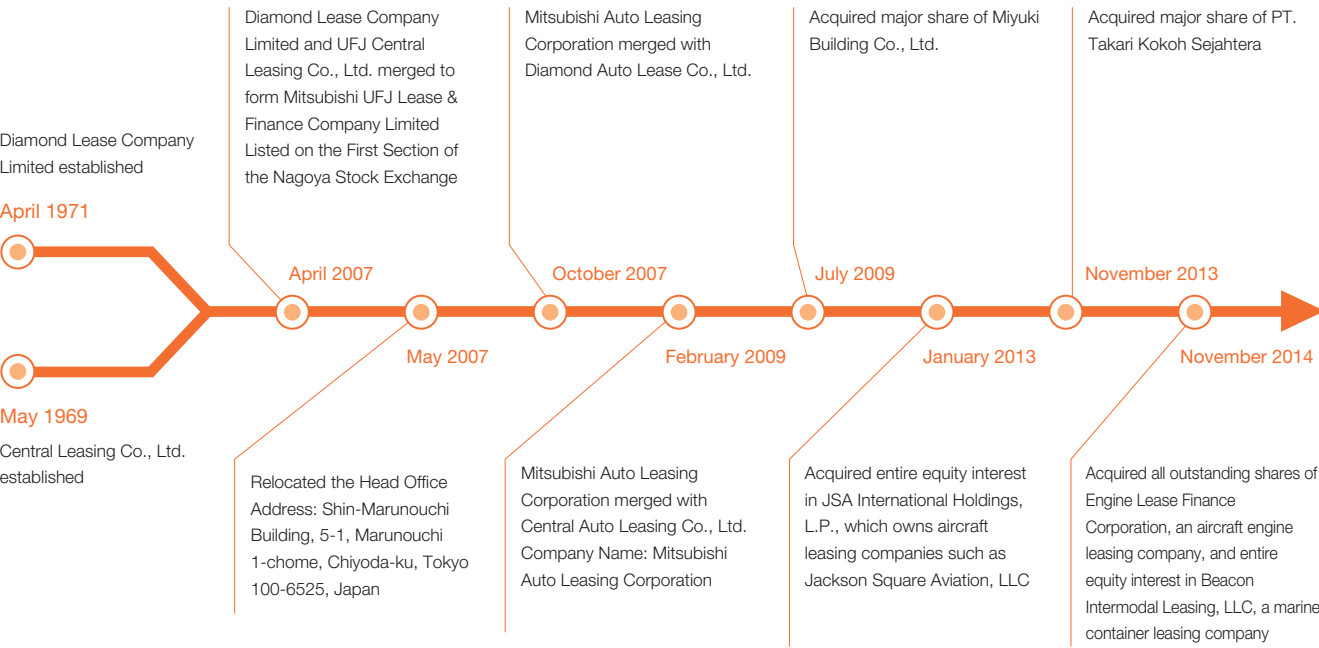
Principal Shareholders
Mitsubishi Corporation; Mitsubishi UFJ Financial Group, Inc.; The Bank of Tokyo-Mitsubishi UFJ, Ltd.; Meiji Yasuda Life Insurance Company; Mitsubishi UFJ Trust and Banking Corporation

Board of Directors, Corporate Auditors and Executive Officers (As of June 26, 2015)

Chairman Ryuichi Murata	Corporate Auditors Kaoru Matsumoto Kunihiko Sato Kazuhide Yamauchi Shoji Tokumitsu Shota Yasuda Shigeru Tsuburaya Shinichiro Hayakawa	Executive Officers Jun Utsuki Hiroaki Odajima Hiroshi Mii Kazuo Shibayama Haruhiko Honda Naoki Matsumuro Shuji Miake Hiroshi Nishikita Masashi Nakano Masaki Mizutani Osamu Muramoto Yoshiaki Kaji Kazuhiko Takeuchi Satoru Sera
President & CEO Tadashi Shiraishi*		
Senior Managing Director Yasuyuki Sakata*		
Managing Directors Tatsuhisa Takahashi* Hideki Kobayakawa* Naoki Sato* Tetsuo Kasuya* Katsuhiko Aoki* Hiroto Yamashita* Tsuyoshi Nonoguchi*	Managing Executive Officers Akira Hane Yuzuru Suzuki Hideya Takaishi Yoshiaki Yamamoto Takeo Kudo Takatoshi Haruna Naohito Suzuki Masaki Komoro	
Directors Teruyuki Minoura Hajime Inomata Toshio Haigou Yuichi Hiromoto Tadashi Kuroda		

Notes:
1. * indicates concurrent posts of director and executive officer.
2. Of the directors, Teruyuki Minoura, Hajime Inomata, Toshio Haigou, Yuichi Hiromoto and Tadashi Kuroda are outside directors as defined in Article 2, Item 15 of the Corporation Act.
3. Of the corporate auditors, Shoji Tokumitsu, Shota Yasuda, Shigeru Tsuburaya and Shinichiro Hayakawa are outside auditors as defined in Article 2, Item 16 of the Corporation Act.

Corporate History

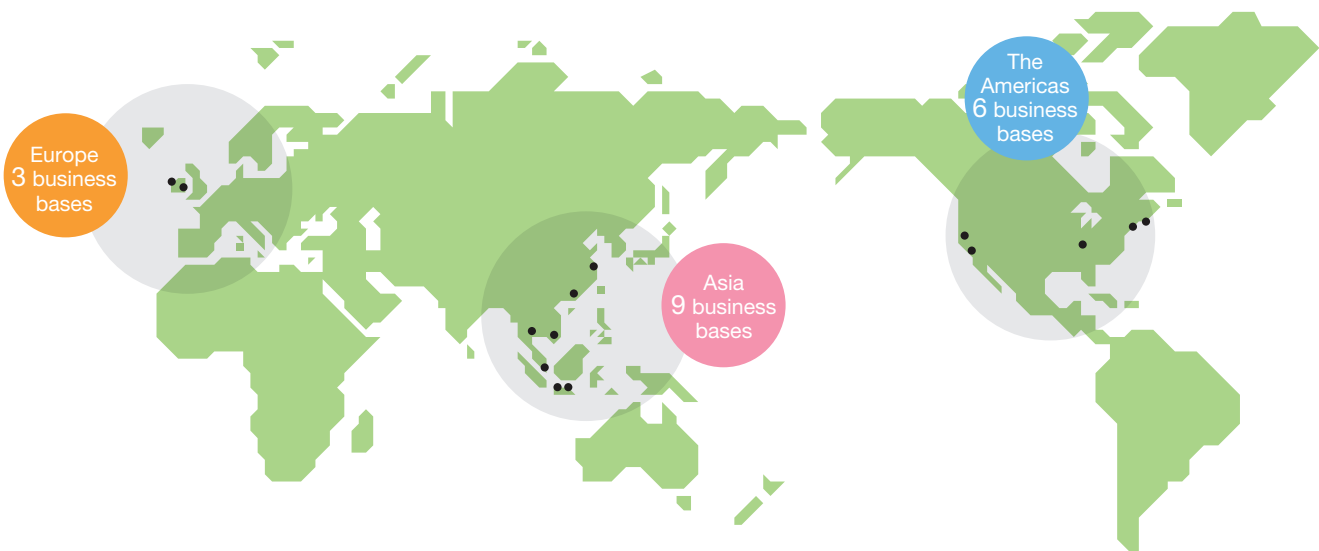
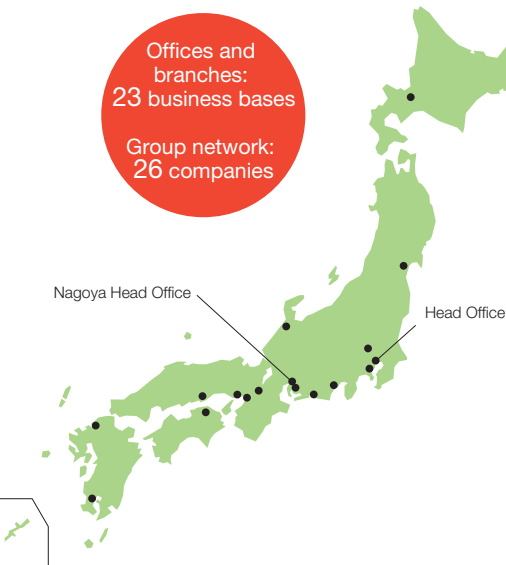


Offices and Branches

- Head Office
- Nagoya Head Office
- Toyosu Office
- Kanda Office
- Osaka Office
- Sapporo Branch
- Tohoku Branch
- Omiya Branch
- Ueno Branch
- Gotanda Branch
- Shinjuku Business Department
- Ikebukuro Branch
- Yokohama Branch
- Hokusiku Branch
- Shizuoka Business Office
- Hamamatsu Branch
- Kariya Business Department
- Kyoto Branch
- Kobe Branch
- Okayama Branch
- Shikoku Branch
- Kyushu Branch
- Minami Kyushu Business Office

Group Network (Japan)

- Lease and financing business**
Japan Medical Lease Corporation
DFL Lease Company Limited
Shinko Lease Co., Ltd.
The Casio Lease Company Limited
Hirogin Lease Co. Ltd.
Shutoken Leasing Co., Ltd.
Chukyo General Lease Co., Ltd.
Mitsubishi Electric Credit Corporation
- Auto lease and auto finance business**
MMC Diamond Finance Corporation
Hirogin Auto Lease Co. Ltd.
Mitsubishi Auto Leasing Holdings Corporation
Mitsubishi Auto Leasing Corporation
- Rental business**
Diamond Rental System Company Limited
Techno Rent Co., Ltd.
- Real estate-related business**
Central Compass Co., Ltd.
Diamond Asset Finance Company Limited
Miyuki Building Co., Ltd.
- Used equipment trading business**
MUL Eco-Business Co., Ltd.
Global Asset Solution Company Limited
U-Machine Inc.
M-cast, Inc.
Diamond Equipment, Inc.
- Other business**
MUL Business Company Limited
CL Solution Management Co., Ltd.
MUL Principal Investments Company Limited
MUL Insurance Company Limited



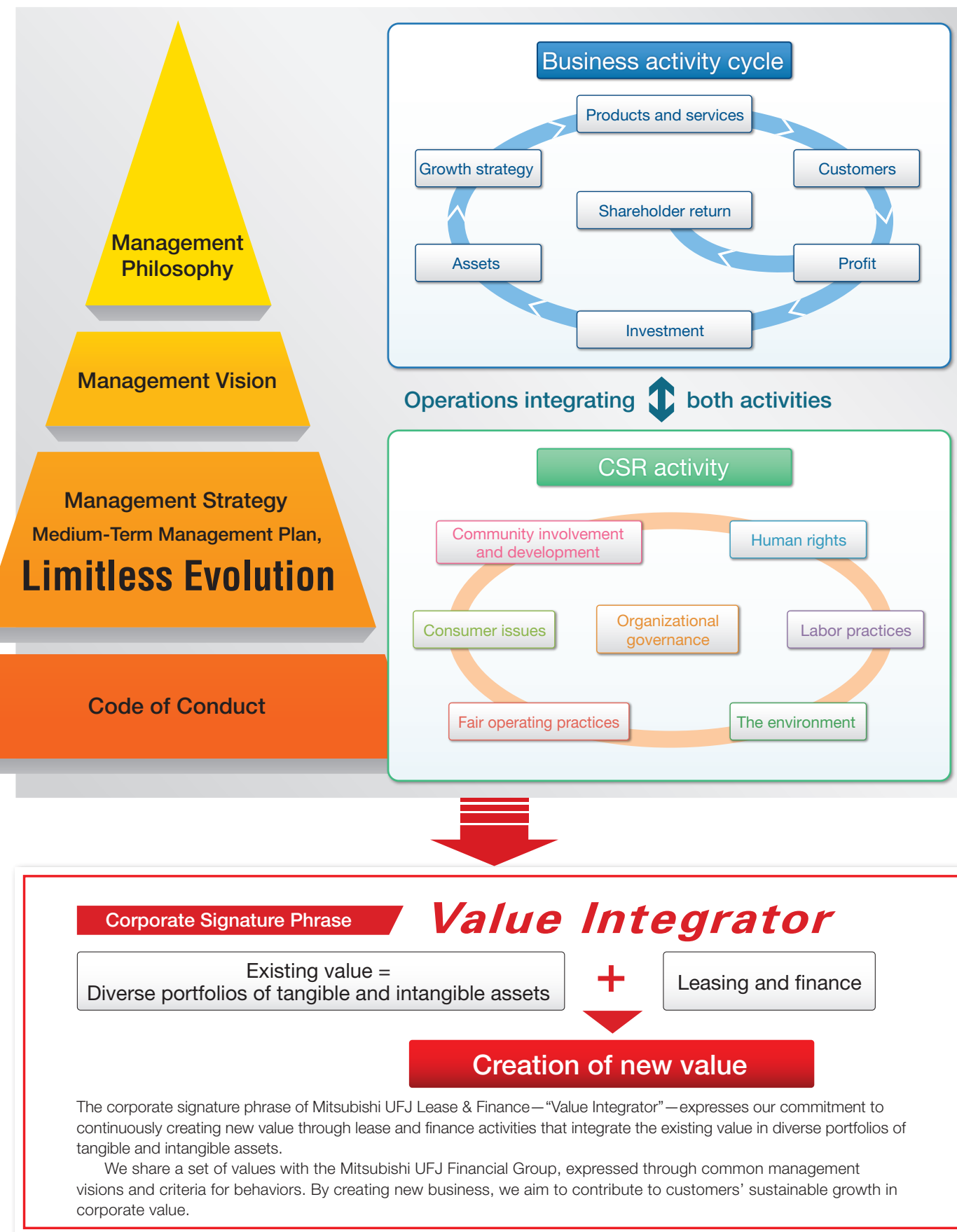
Group Network (Overseas)

- (Asia)**
 - Mitsubishi UFJ Lease & Finance (China) Co. Ltd.
 - Mitsubishi UFJ Lease & Finance (Hong Kong) Limited
 - Bangkok Mitsubishi UFJ Lease Co., Ltd.
 - U-MACHINE (THAILAND) CO., LTD.
 - Mitsubishi UFJ Lease (Singapore) Pte. Ltd.
 - PT. Mitsubishi UFJ Lease & Finance Indonesia (Head Office)
 - PT. Mitsubishi UFJ Lease & Finance Indonesia (Surabaya Branch)
 - PT. Takari Kokoh Sejahtera
 - Ho Chi Minh City Representative Office
- (The Americas)**
 - Mitsubishi UFJ Lease & Finance (U.S.A.) Inc. (Head Office)
 - Mitsubishi UFJ Lease & Finance (U.S.A.) Inc. (Los Angeles Branch)
 - Mitsubishi UFJ Lease & Finance (U.S.A.) Inc. (Boston Office)
 - New York Representative Office
 - Beacon Intermodal Leasing, LLC
 - Jackson Square Aviation, LLC
- (Europe)**
 - Mitsubishi UFJ Lease & Finance (Ireland) Limited
 - Jackson Square Aviation Ireland Limited
 - Engine Lease Finance Corporation

Overview of Corporate Activities Aimed at Increasing Corporate Value

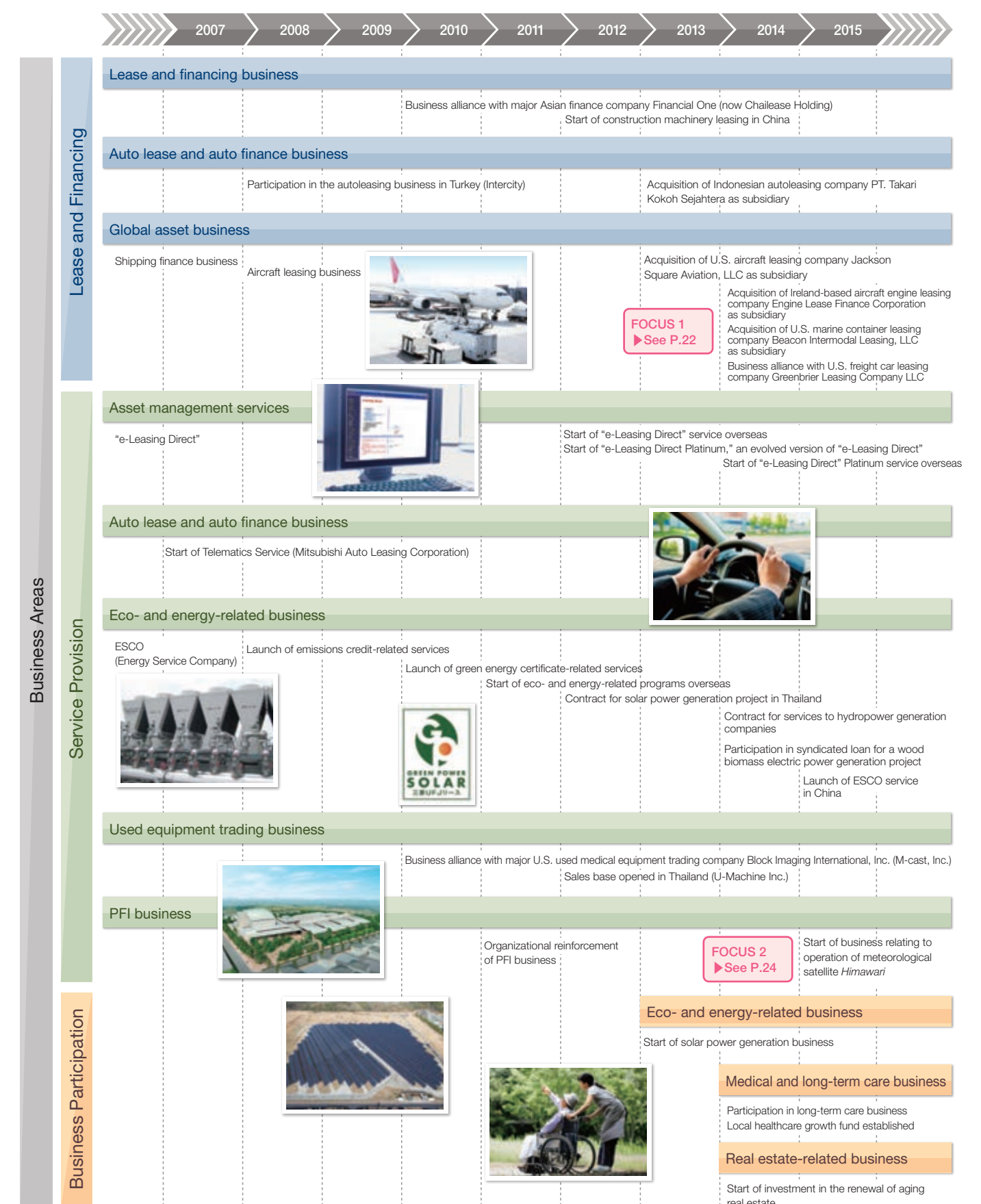
Mitsubishi UFJ Lease & Finance is dedicated to creating new value through a range of business activities centered on leasing and finance.

By integrating this business activity with CSR activity in our operations, we will achieve a sustained improvement in corporate value.



Evolution of the Mitsubishi UFJ Lease & Finance Group's Business Models

Around its core of the leasing and finance business, Mitsubishi UFJ Lease & Finance aims to integrate the expertise it has built up over many years to evolve its existing business models in the direction of service provision and business participation in a way that responds to customer issues and needs. By doing so, we will continuously expand our range of business domains.



Value Creation Process of the Mitsubishi UFJ Lease & Finance Group

Based on an appropriate management strategy, the Mitsubishi UFJ Lease & Finance Group works continually to deliver new value to its customers and society by steadily adapting its business model to the changing economic environment, and by optimally integrating and allocating its diverse management resources to extract the maximum benefit.



Businesses Operated by the Mitsubishi UFJ Lease & Finance Group

1 Lease and financing business

We offer finance leases and operating leases, which are effective tools in funding for capital investment and outsourcing of administrative procedures. In addition to financial functions, we deliver asset management and other related services to provide total support to customers' investment in capital and equipment.

2 Global asset business

We are actively developing business operations based on global assets. These are assets offering high marketability and high value in global terms, such as aircraft, aircraft engines, marine vessels, containers, and freight cars.

3 Real estate-related business

Our wide range of real estate-related services includes non-recourse loans for real estate and our "Symphony" real-estate lease, which facilitates construction and then leasing of commercial facilities, offices, logistics facilities, and others.

4 Rental business

We deploy our extensive expertise to meet a diverse range of rental needs, from PCs and other IT equipment to machine tools, testing devices and measurement equipment.

5 Used equipment trading business

Utilizing the experience and expertise acquired through our lease business, Group companies specializing in this sector trade in high-quality used machine tools, medical equipment, and IT equipment.

6 Medical and long-term care business

We provide a one-stop service for hospitals, clinics, and long-term care facilities in all areas, from startup support to acquisition of high-tech equipment and facilities, as well as funding support during building renewal and expansion.

7 Eco- and energy-related business

Our energy service company (ESCO) supports facilities to achieve energy savings and cost reductions. We also undertake financing and business participation in power generation projects using renewable energy sources such as solar and wind power, and offer a range of other services including Green Leasing (leases linked to green energy certificates) and carbon offset-related services.

8 PFI business

Private finance initiative (PFI) is a method that makes private-sector funding and expertise available for the provision of social capital. From provision of finance through to overall project coordination, we support the construction and operation of educational facilities, government buildings, infrastructure, and other public-sector facilities.

9 Auto lease and auto finance business

We offer optimal services that realize rationalization and labor saving in the management of corporate fleet vehicles by lightening the burden of management procedures, reducing costs, and providing risk management coverage.

International business

Taking advantage of our global network extending to Asia, the Americas, and Europe, we support customers in overseas expansion and rollout of overseas operations by offering optimal services compliant with local legislation in a range of areas, from financing for capital investment to asset management services and eco- and energy-related services.

Other business

This area includes our insurance business, providing sales and consultancy in business and personal insurance.

The Mitsubishi UFJ Lease & Finance Group develops its businesses on a global basis as a comprehensive finance company, coordinating resources in the form of products, funds, human resources, information, and functions. Looking beyond our core of the leasing and finance business, we are taking advantage of our inherent flexibility and mobility as a nonbank finance company to provide a wide range of services linked to products and assets and to collaborate in our customers' operations through business participation. Through these approaches, we aim to proactively expand the scope of our operations beyond the limits of the leasing business.



Medium-Term Management Plan (FY2014–2016)

Limitless Evolution

Toward sustainable growth in corporate value

Leveraging our inherent flexibility as a nonbank finance company and our expertise in diverse asset categories, we at the Mitsubishi UFJ Lease & Finance Group work to deliver high-quality services on a global basis that help resolve customer issues. Acting as a reliable business partner to our customers, we provide a variety of management resources—products, funds, human resources, information, and functions—arranged in flexible packages to meet customer needs. At the same time, we are aiming to build a business portfolio that combines stability with growth potential. To step up to a new level by further developing the strengths and functions built up thus far, in the fiscal year ended March 31, 2015, our Group launched its Medium-Term Management Plan, **Limitless Evolution**, which establishes a five-point growth strategy and a seven-point business infrastructure reinforcement strategy. For the fiscal year ending March 31, 2017, the final year of the plan, we target consolidated net income of over ¥45 billion and a share of overseas operating assets to total consolidated operating assets of 30%.

Among the measures implemented under the plan, the central pillars that occupy a particularly important position in the overall growth strategy are the initiatives to evolve our business models and accelerate international business, where we are progressing with a range of activities. In the fiscal year ended March 31, 2015, as initiatives to develop beyond the limits of our existing business domains, we undertook business participation with customers in a number of renewable energy-based power generation projects and also began investment in the renewal of aging real estate.

One focus of Group energies in our overseas business is the global asset business, which deals in assets that have high marketability and retain their value across national boundaries, such as aircraft, marine vessels, and railroad freight cars. To strengthen these operations, we pushed ahead with an active program of mergers, acquisitions, and strategic alliances.

Going forward, we aim to carry on reinforcing and expanding our business domains, focusing on areas where the Group has developed particular strengths, such as international business, eco- and energy-related business, medical and long-term care business, and asset-related services. At the same time, we will continue to serve as a business partner, working with customers to identify and implement solutions optimally suited to customers' business sectors and operating environments.

Five-Point Growth Strategy

1 Evolve business models

We will aggressively implement four business models, pursuing service provision and business participation in addition to our core businesses of corporate finance and asset finance.

2 Accelerate international business

We will extend the competitive edge that we have built up through business operations in Japan to overseas markets, adapting ourselves flexibly to the economic and industrial environment and the customer and market needs.

For the **evolution of business models** and **acceleration of international business development**, we will target the seven business areas listed below as key business segments.

Domestic customer base

Eco- and energy-related business

International business

Global asset business

Medical and long-term care business

Asset-related services

Real estate business

3 Create Group synergies

We will aim to maximize top-line profit by effectively and aggressively utilizing the functions and wide-ranging sales channels available through our Group companies.

5 Promote non-organic growth strategy

We will promote a non-organic growth strategy that contributes to expanding our customer base and enhancing our functions in both the domestic and overseas markets.



Limitless Evolution

Fiscal year ending March 31, 2017

Consolidated net income (target)

Over ¥45 billion

Share of overseas operating assets to total consolidated operating assets (target)

30%

Seven-Point Business Infrastructure Reinforcement Strategy

1 Enhance management infrastructure

We will establish a risk management system that enables us to undertake independent and proactive risk control in a broad range of risk scenarios and business models. We will also further enhance our portfolio management.

2 Put in place a globalization-adapted operational infrastructure

We will enhance our international business operational infrastructure by developing and enhancing human resources, upgrading the functions of business sites, and maintaining the full support of each corporate division.

3 Intensify Group management

We will work to improve operational efficiency by deepening collaboration to create synergies and promoting Group-wide strategies, as well as ensuring effective utilization of management resources.

4 Reinforce human resources management

We will work to recruit and develop diverse human resources to match our comprehensive operations and ensure effective utilization of management resources. Moreover, we will ensure appropriate systems for performance evaluation and appropriate terms of employment.

5 Encourage a free, open and dynamic corporate ethos

We will foster a free, open, and dynamic corporate ethos to maintain and improve individual motivation in a workplace with diverse values. We will also promote organizational reform toward a more challenge-friendly corporate culture.

6 Strengthen and make strategic use of IT infrastructure

We will work to improve operational stability and efficiency by strengthening and making strategic use of IT systems and telecommunications infrastructure.

7 Earn firm trust

We will continue to aim for sustainable growth by further strengthening our internal control system and building strong bonds of trust with customers, business partners, and the market.

Initiatives to Evolve Business Models and Accelerate International Business

In its Medium-Term Management Plan, **Limitless Evolution**, the Mitsubishi UFJ Lease & Finance Group identifies initiatives to evolve its business models and accelerate its international business as key strategic themes in drive to expand its business domains. By providing new services that exploit a specific business potential or the special features of an asset, or by delivering solutions suited to the particular character of a country or region, we support customer business development.

Establishment of company to operate long-term care facilities

With demographic aging progressing rapidly in Japan, the expansion and upgrading of long-term care facilities is becoming an urgent requirement in order to enhance long-term and medical care services.

In November 2013, we entered into a business alliance for the joint development and operation of long-term care facilities with Misawa Homes Co., Ltd., which has extensive expertise and a strong track record in the long-term care sector. This was followed by the establishment of the jointly financed company Trinity Care Co., Ltd. Its first facility will be constructed and operated on a site in Tokyo owned by the Mitsubishi UFJ Lease & Finance Group.

Start of investment in renewal of aging real estate

In Japan, there is a large stock of aging real estate that requires refurbishment. In a joint operation with an investment limited partnership funded by Real Estate Sustainability & Energy-Efficiency Diffusion (Re-Seed), we set up a special purpose company (SPC) to carry out environment-friendly upgrading projects, marking the start of our investment in the real estate renewal business. This initiative will utilize the expertise we have accumulated in the real estate securitization sector, along with our experience and knowledge of the ESCO business*, to renew aging office buildings and other real estate. These projects, which will include updating air-conditioning facilities and upgrading structures with recycled construction materials, will not only reduce the environmental burden but also boost property values. Representing a new approach to the renewal of Japan's growing stock of outdated office and commercial buildings, this venture has attracted strong interest from the industry.

* ESCO business: This service supports businesses and public facilities to realize energy efficiency and cost reductions.



The Osaka Kokusai Building, a 42-year-old office tower acquired for environment-friendly upgrading works

Support for corporate disaster response and business continuity management

Natural disaster is among the increasingly diverse range of risks that threaten business continuity. To respond appropriately to these risks, companies are putting in place disaster response measures, formulating business continuity plans (BCPs), and establishing systems for business continuity management (BCM).

Through an alliance with the Development Bank of Japan (DBJ), we have launched a service that supports corporate disaster response and business continuity from the financial side. Drawing on the expertise that DBJ developed through its business continuity evaluation system, the DBJ BCM rating system, we worked together with DBJ to develop the BCM/Disaster Response Support Program that we now operate. Going forward, we will continue to actively support corporate initiatives for disaster response and business continuity.

Evolve business models

New initiatives in the renewable energy sector

For Japan, a country poor in natural resources, renewables are a promising form of energy that does not lead to depletion of resources. The Group has identified the eco- and energy-related business as a key sector and is engaged in a range of initiatives in the renewable energy sector.

For instance, in September 2014 we concluded a service contract with an enterprise that is involved in creating a hydroelectric power generation project in the Mogami River system. The agreement combined feed-in tariffs (FITs) for renewable energy-based power generation with an ESCO business approach to implementing energy-saving packages. This initiative allowed the power generation operator to install facilities with high power generation efficiency without the burden of initial investment. It also ensures stable revenues, as the power generation volume is guaranteed by ESCO project operators including ourselves. In October 2014, meanwhile, we provided project finance for the first time to a biomass scheme, involving power generation using wood chips as fuel.

Additionally, we are actively implementing initiatives in the solar power generation sector. In September 2014, in partnership with KYOCERA Corporation and Takenaka Corporation, we established the joint enterprise KMT Solar LLC, which carries out solar power-based electricity sales operations. We are also collaborating with Sekisui House, Ltd. in the Sunshine Energy Yusui power generation project (based in Yusui, Aira County, Kagoshima Prefecture). This facility, one of the largest in Kagoshima Prefecture with a total electric power generation capacity of approximately 26 megawatts, began operation in March 2015.

Going forward, we will work to evolve the functions we deliver in the eco- and energy-related sector. By promoting the widespread use of renewable energy in this way, we will contribute to community development and reduction of the environmental burden.



Inside the Mogami River system hydropower generation plant



Overall view of the Sunshine Energy Yusui solar power generation plant

Accelerate international business

Full-scale entry into the ESCO business in China

China is experiencing increasingly serious environmental issues. In January 2015, the Chinese government responded by introducing a revised environmental protection law that imposes stricter regulation and penalties to reduce the environmental burden. Against this background, environmental response measures have become an important management issue for enterprises based in China, and expanding demand is anticipated for energy-saving-related services.

In the ESCO business, which supports facilities to realize energy savings, we are among Japan's top performers. With the aim of rolling out in China the expertise built up in our Japan-based ESCO business, in March 2015 we established a joint venture company with Shenzhen Das Intellitech Co., Ltd., a Chinese company with rich experience in the environmental field, and Taiwan's largest nonbank, Chailease Group. We are the first Japanese leasing company to roll out a full-scale ESCO business in China.



Concluding the joint venture agreement

Overseas business expansion through mergers, acquisitions, and strategic alliances

In the global asset business, one of our key segments, we entered into a business alliance in May 2014 with the U.S. freight car leasing operator Greenbrier Leasing Company LLC. This was followed in November 2014 by our acquisition of all outstanding shares in the Ireland-based aircraft engine leasing company Engine Lease Finance Corporation, and the entire equity interest in the U.S. company Beacon Intermodal Leasing, LLC, which operates a worldwide marine container leasing business. Through these moves, we succeeded in assembling a wide-ranging platform for our global asset business, covering aircraft, aircraft engines, marine vessels, containers, freight cars, and automobiles.

Meanwhile, the Group is stepping up the services it offers to Japanese companies and local enterprises, particularly in Asia, where continued economic growth is forecast. In April 2014, our Thailand local subsidiary Bangkok Mitsubishi UFJ Lease Co., Ltd., worked with the Japan Bank for International Cooperation (JBIC) to establish a credit line aimed at strengthening support for capital investment in the local subsidiaries of Japanese small and medium-sized enterprises. In Indonesia, our local subsidiary, PT. Mitsubishi UFJ Lease & Finance Indonesia, opened a branch office in the country's second largest city, Surabaya, in October 2014. Together with the existing Jakarta head office, this puts in place a two-base system covering the entire country. By further strengthening our overseas business base and associated functions, we will continue to support customer business development at a global level.

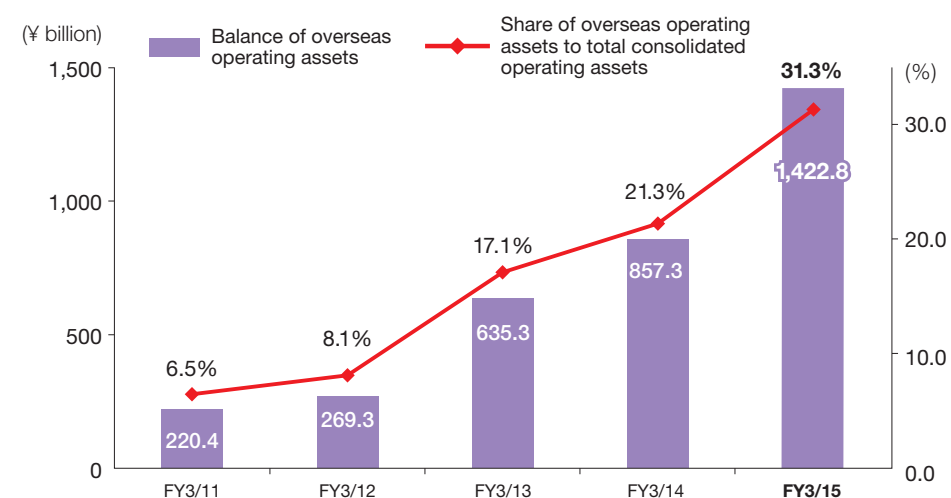


Beacon Intermodal Leasing, LLC



PT. Mitsubishi UFJ Lease & Finance Indonesia, Surabaya Branch

Balance of overseas operating assets



Business Results and Financial Position

In the fiscal year ended March 31, 2015, backed by a range of government economic and fiscal policies, corporate performance showed improvement as part of an overall gradual trend toward recovery in the Japanese economy.

During the fiscal year, the Mitsubishi Lease & Finance Group worked to implement the strategies set out in **Limitless Evolution**, the Medium-Term Management Plan it launched in April 2014, taking energetic measures under the plan to further strengthen its domestic business base and accelerate the rollout of its global businesses. As a result, the Group set new records at all levels of consolidated income in the fiscal year ended March 31, 2015, and marked a record high in net income for the fourth consecutive year.

Revenues and profit

Consolidated revenues for the fiscal year ended March 31, 2015 increased by ¥24.6 billion or 3.4% year on year to ¥742.4 billion. Gross profit expanded by ¥4.6 billion or 3.6% to ¥133.2 billion, and selling, general and administrative expenses decreased by ¥0.3 billion or 0.6% to ¥63.0 billion. As a result, operating income grew by ¥4.9 billion or 7.6% to ¥70.2 billion and net income rose by ¥6.3 billion or 17.0% to ¥44.0 billion, setting a new record for the fourth consecutive year.

Volume of new transactions

On the sales front, the volume of new transactions in the fiscal year ended March 31, 2015 decreased by 6.4% to ¥1,462.3 billion, due partly to a dip in demand following a consumption tax hike. By business segment, the leasing business posted a 0.3% rise in the volume of new transactions to ¥720.8 billion, due mainly to the expansion of the global asset business. Meanwhile, the installment sales business declined 6.0% to ¥86.2 billion, the loans business fell 12.4% to ¥614.6 billion, and other businesses were down 18.6% to ¥40.5 billion.

Financial position

As of March 31, 2015, the total assets of Mitsubishi UFJ Lease & Finance stood at ¥5,035.6 billion, an increase of ¥538.1 billion over the previous fiscal year-end. Due among other factors to the increase in net income, total equity expanded by ¥87.0 billion from the previous fiscal year-end to ¥621.3 billion, driving the equity ratio up by 0.4 percentage point to 11.8%. The balance of interest-bearing debt rose by ¥425.8 billion to ¥3,910.3 billion.

Cash flows

Cash flows from operating activities resulted in a net cash outflow of ¥56.2 billion, compared to a net outflow of ¥41.7 billion in the previous fiscal year. Investing activities used net cash of ¥31.4 billion, in contrast to a net inflow of ¥8.7 billion in the previous fiscal year. Financing activities provided net cash of ¥65.3 billion, against a net inflow of ¥77.7 billion in the previous fiscal year. As a result, cash and cash equivalents as of March 31, 2015 stood at ¥102.7 billion, a decrease of ¥17.7 billion or 14.7% from the previous fiscal year-end.

Profit distribution: Basic policy and annual dividend

Our basic policy on profit distribution is to provide continuous and stable dividend payouts while seeking to maintain adequate equity reserves.

Based on this policy, we set the dividend for the fiscal year ended March 31, 2015, at ¥9.50 per share (an interim dividend ¥4.10 and a year-end dividend ¥5.40), an increase of ¥1.50 from the previous fiscal year and the 16th consecutive year of dividend growth if the effect of the 10-for-1 stock split carried out on April 1, 2013, is applied retrospectively.



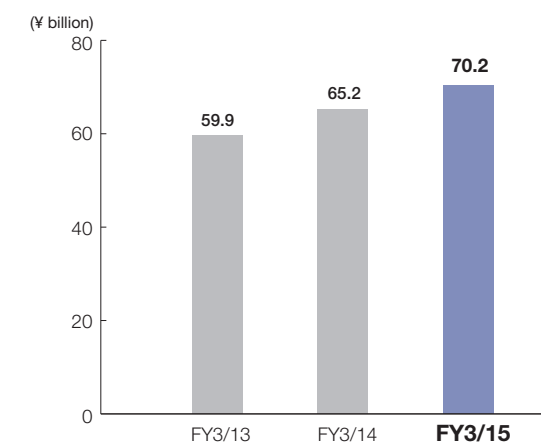
Consolidated Financial Highlights

(Millions of yen)					
Years ended March 31, 2011, 2012, 2013, 2014 and 2015	2011	2012	2013	2014	2015
Business Results					
Total revenues	¥ 724,762	¥ 724,611	¥ 698,155	¥ 717,760	¥ 742,452
Leases	560,610	562,878	546,625	579,753	604,062
Installment sales	99,414	92,533	85,021	83,270	83,408
Loans	36,802	35,611	35,592	35,068	33,892
Others	27,935	33,587	30,914	19,667	21,089
Cost of revenues	606,033	609,533	580,121	589,086	609,172
Gross profit	118,729	115,078	118,033	128,673	133,279
Selling, general, and administrative expenses	62,846	61,921	58,045	63,395	63,042
Operating income	55,882	53,156	59,987	65,278	70,237
Net income	25,755	34,640	36,038	37,675	44,068
Comprehensive income	27,781	38,060	46,018	74,253	84,690
Profitability (%)					
Cost of revenues to total revenues	83.6	84.1	83.1	82.1	82.0
Gross profit margin	16.4	15.9	16.9	17.9	18.0
Overhead ratio	39.1	41.9	42.4	44.0	44.7
Return on equity	7.1	8.9	8.5	7.9	8.0
Return on assets	0.7	0.9	0.9	0.9	0.9
Sales Performance					
Volume of new transactions	¥1,169,542	¥1,276,464	¥1,356,270	¥1,561,842	¥1,462,319
Leases	438,713	472,899	581,479	718,390	720,868
Installment sales	49,424	67,293	78,259	91,755	86,263
Loans & others	681,403	736,271	696,531	751,696	655,187
Financial Position					
Total assets	¥3,721,136	¥3,682,299	¥4,177,784	¥4,497,502	¥5,035,676
Total equity	389,802	420,864	468,061	534,250	621,344
Interest-bearing debt	2,961,470	2,893,504	3,315,294	3,484,480	3,910,324
Equity ratio (%)	10.0	10.9	10.7	11.4	11.8
Cash Flows					
Net cash provided by (used in) operating activities	¥ 224,305	¥ 87,941	¥ (63,407)	¥ (41,776)	¥ (56,296)
Net cash provided by (used in) investing activities	(5,402)	(7,631)	(102,372)	8,739	(31,453)
Net cash provided by (used in) financing activities	(191,694)	(68,631)	183,560	77,729	65,384
Net increase (decrease) in cash and cash equivalents	27,047	11,582	18,766	47,585	(17,942)
Cash and cash equivalents, end of year	40,408	51,765	72,954	120,540	102,773
Per Share Information* (Yen)					
Basic net income	¥ 28.76	¥ 38.72	¥ 40.56	¥ 42.40	¥ 49.58
Cash dividends applicable to the year	5.0	6.0	6.5	8.0	9.5
Number of employees					
	2,245	2,275	2,402	2,511	2,729

* On April 1, 2013, Mitsubishi UFJ Lease & Finance split each share of its common stock, which was held by shareholders stated or recorded in the register of shareholders as of March 31, 2013, into ten (10) shares. Net income per share and cash dividends per share have been retrospectively adjusted to reflect the stock split for all periods presented.

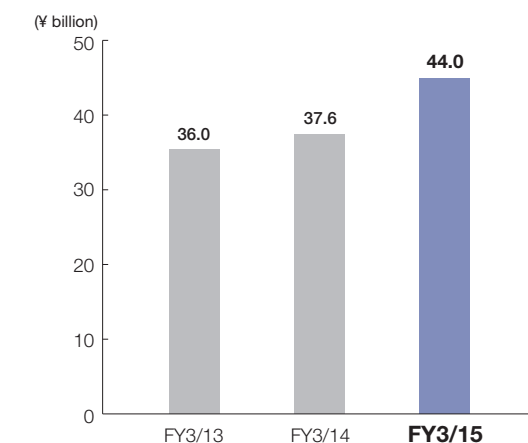
Operating income

Years ended March 31



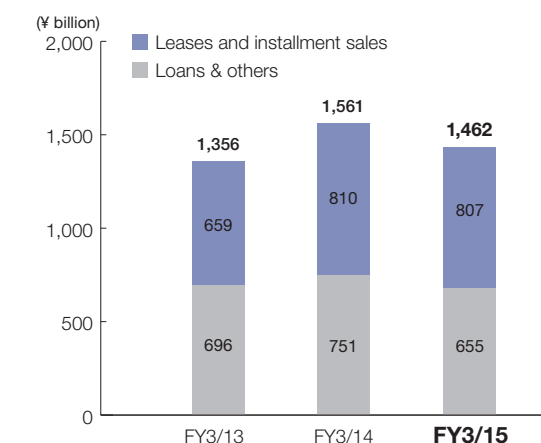
Net income

Years ended March 31



Volume of new transactions by business

Years ended March 31



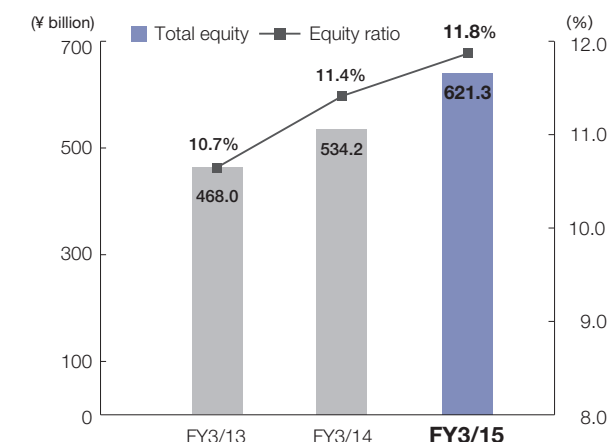
Year ended March 31, 2015

(¥ billion)

Business	Breakdown of transactions	
Leases and installment sales	IT and office equipment	122
	Industrial machinery and machine tools	127
	Civil engineering and construction machinery	54
	Transportation equipment	221
	Medical equipment	54
	Commercial and service equipment	88
Loans & others	Others	137
	Factoring	214
	Loans & others	440

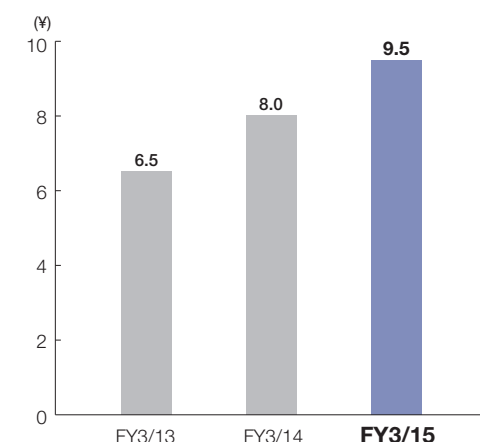
Total equity / Equity ratio

As of March 31



Cash dividends per share*

Years ended March 31



Supporting the World's the Global Asset Business

Expanding the platform of our global asset business

Growing populations and expanding economies, especially in emerging nations, are combining with other factors to give an ever more important role to transportation and distribution infrastructure. In its Medium-Term Management Plan **Limitless Evolution**, which it launched in April 2014, the Mitsubishi UFJ Lease & Finance Group identified as one of its key sectors the global asset business, which deals in assets with high marketability and universal value on the global market such as aircraft, marine vessels, containers, automobiles, and other assets essential to passenger and goods transportation. We are now aggressively expanding our business base in this sector through acquisitions and business alliances.

In May 2014, we entered into a strategic business alliance with Greenbrier Leasing Company LLC, a freight car leasing operator that is a major subsidiary of The Greenbrier Companies, Inc., one of the leading U.S. players in the manufacture and repair of freight cars. This marked the start for us of full operations in the U.S. freight car leasing business. This was followed in November by entry into our Group of two new members—the aircraft engine leasing company Engine Lease Finance Corporation and the container leasing company Beacon Intermodal Leasing, LLC—establishing a wide-ranging platform for our global assets business. By continuing to acquire high-quality assets and periodically updating our asset base, we aim to build a strong portfolio of global assets.



January 2013
Acquisition of all equity interests in JSA International Holdings, L.P.

November 2013
Establishment of PT. Takari Kokoh Sejahtera

Transportation Infrastructure through

May 2014: Strategic alliance with Greenbrier Leasing Company LLC (GLC)



James T. Sharp
President
Greenbrier Leasing Company LLC

Interview with the top management of our partner company

Railcars commonly have a very long regulatory life and a low rate of obsolescence. One of the important characteristics of freight cars is that they are an environmentally friendly asset as the entire railcar is recyclable. Driven by these benefits of using rail, North America has seen a shift in logistics demand toward rail transportation and as a result there is significant potential for railcar leasing. Lessees of railcars view leasing as an efficient funding source since they can allocate more of their management resources, such as capital and human resources, to operations that are core to manufacturing their product.

Greenbrier Leasing Company entered an alliance with Mitsubishi UFJ Lease & Finance because it was clear from early discussions that our companies had a shared commitment to integrity, long-term value creation, safety, and quality. We are eager to combine the strengths of our companies to offer customers long-term and high-quality solutions. We look forward to cooperating with Mitsubishi UFJ Lease & Finance in additional regions, products, and services.

November 2014: Acquisition of all outstanding shares of Engine Lease Finance Corporation (ELF)

Interview with Group company managerial staff

Spare engines are required for aircraft when the installed engines are removed for maintenance or can be used throughout the lifetime of a fleet to stagger the timing of maintenance removals. The Boeing Company forecasts that the number of aircraft in operation will double in the next 20 years and on that basis it is reasonable to predict that approximately 3,000 spare engines will be delivered in the same time period. Airlines now consider engine leasing as an important source of financing because they can reduce the acquisition cost of spare engines by leasing them flexibly and periodically.

Engine Lease Finance Corporation has very strong relationships with its customers based on the trust that is generated by its independence from any original engine manufacturer and its expertise across a wide range of jet engine types. With the backing of the Mitsubishi UFJ Lease & Finance Group, we will continue striving to lead the engine leasing business as the independent market leader and to ensure that our customers will always enjoy support from us as their best partner.



Julian Jordan
Senior Vice President
Engine Lease Finance Corporation

November 2014: Acquisition of the entire equity interest in Beacon Intermodal Leasing, LLC (BIL)



Daniel DeBlasio
Senior Vice President
Beacon Intermodal Leasing, LLC

Interview with a Group company managerial staff

Ships, railroads, and trucks form the backbone of global logistics transport containers worldwide. However, containers are so common that people tend to forget that they are essential assets for corporations and individuals to forge transcontinental linkages.

The container leasing market is now experiencing high utilization and we foresee this trend continuing as the global economy continues to grow, which correlates directly to container demand. Shipping lines, for example, have very large capital needs and container leasing is an effective option in order to make efficient use of their capital. The right balance for them to own or lease containers shifts year to year depending on many factors such as interest rate, cost of equipment, or overall demand. Beacon Intermodal Leasing, LLC, with its seasoned and experienced team, offers a flexible solution for customers in the logistics business with regard to supply of containers. We will keep on standing poised to develop services that meet the operational and financial needs of our customers.



Continually expanding PFI business

Private finance initiatives (PFIs), which make private-sector funds and managerial expertise available for use in public facility and infrastructure projects to support everyday living, have attracted interest as an efficient way to provide social capital and deliver services.

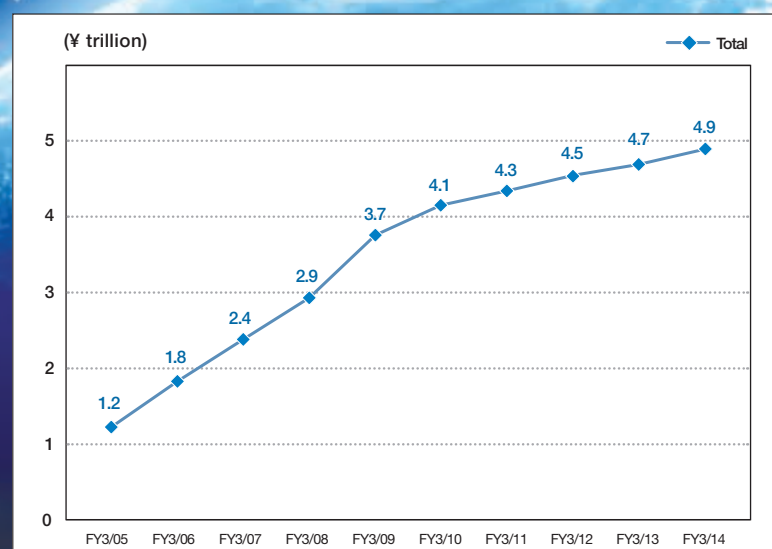
The promotion of PFI projects has been identified as a growth strategy by the Japanese government, and a Cabinet Office action plan calls for investment of ¥12 trillion by 2022 in PFI and public-private partnership (PPP) projects.

PFI business initiatives by Mitsubishi UFJ Lease & Finance

Mitsubishi UFJ Lease & Finance has been an energetic pioneer of PFI since PFI was introduced in Japan, not only delivering financial services but also undertaking business participation as a capital provider, and carrying out active overall project management as the lead company. Thus far, we have worked on a total of 55 projects, in 15 of them as the lead company (as of March 31, 2015).

Our most recent major projects include the construction and operation of the Obu Culture Communication Hall "alobu" (Obu, Aichi Prefecture), the renewal of the Kawai Water Purification Plant (Yokohama, Kanagawa Prefecture), the construction and operation of the Mahoroba Athletic Park and Swimpia Nara (Nara Prefecture), and operations relating to the meteorological satellite *Himawari*. We have also taken part in projects to construct and operate government offices, schools, supply centers for school meals, and other facilities.

Estimated Size of the PFI Market



Note: Estimated market size is calculated based on value of contracts. Source: Japan PFI/PPP Association, *PFI Yearbook 2014*.

Ranking by Participation in PFI Projects

1st	Mitsubishi UFJ Lease & Finance
2nd	Obayashi
3rd	Kajima
4th	Taisei
5th	SHIMIZU
6th	Azusa Sekkei
7th	NIPPON KANZAI
7th	TOKYU COMMUNITY
9th	TOYO FOODS
9th	AXS SATOW

Source: Prepared by Mitsubishi UFJ Lease & Finance based on data in *PFI Yearbook 2014* (Ranking of Companies by Participation in PFI Projects).

Project involving operation of the meteorological satellite *Himawari* (Japan's first use of a PFI for satellite operation)

The meteorological satellite *Himawari* is familiar to people in Japan through the daily weather forecast. The successors to *Himawari-7* are the new *Himawari-8* and 9, for whose operation and related services the Japan Meteorological Agency decided to utilize a PFI arrangement.

To implement the operations project relating to *Himawari-8* and 9, the joint venture company *Himawari* Operation Enterprise Corporation (HOPE) was established in August 2010 by a consortium of enterprises with Mitsubishi UFJ Lease & Finance as the lead member. We are in charge of project management and related operations, responsible for steering the project over a period of some 20 years (five years of preparation, followed by 15 years of operation) up to the end of March 2030. Our collaboration partners are SPACE ENGINEERING DEVELOPMENT Co., Ltd. (in charge of satellite operation), NS Solutions Corporation

(installation, maintenance, and management of terrestrial facilities and equipment), and Mitsubishi Electric Corporation (supply and maintenance of materials for terrestrial facilities and equipment).



Himawari-8 and 9

Since the launch of the first satellite in the series in 1977, *Himawari* has become an essential tool for weather forecasting in Japan. Launched in October 2014 as the successor to *Himawari-7*, *Himawari-8* has been operated by HOPE since April 2015. (*Himawari-9* is due for launch in 2016.)

Himawari-8 and 9 are equipped with the most advanced measurement sensors and are designed to deliver high performance, with features that include color image creation for the first time on a stationary meteorological satellite. The observation frequency has also been improved greatly, enabling a response to localized and sudden meteorological changes.

The data recorded by the satellites are expected to be used in more than 30 countries and territories in the Asia-Pacific region, and will surely play an important role in preventing damage by typhoons, torrential rainstorms, and other meteorological events.



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Interview with managerial staff of our partner enterprise



Yuichi Sasaki
Business Department II
Meteorological Satellite Business
Promotion Division
SPACE ENGINEERING
DEVELOPMENT Co., Ltd.

The new Basic Plan on Space Policy, announced by the Cabinet Office in 2015, calls for the private and public sectors to invest a combined ¥5 trillion in the space industry in the next 10 years. We engage in a wide range of space development projects such as rockets, international space stations, and artificial satellite systems. In particular, we have been involved in the operation of Japan's meteorological satellite *Himawari* since the first in the series was launched in 1977. Since then, *Himawari* has been delivering meteorological measurements from space for more than 30 years and has established a strong reputation, extending overseas, as a satellite that performs meteorological operations essential to daily life, such as predicting the path of typhoons and observing and forecasting torrential rainstorms. As *Himawari-8* and 9 have further enhanced performance compared to earlier satellites, I am confident that we can expect even more accurate and detailed weather information. Over the next 15 years, we will continue progressing with this business, leveraging the accumulated expertise and the human and operational resources that only private-sector enterprises can offer.

Interview with project staff member



Daisuke Kawasaki
Real Estate Project Department
Private Public Partnership Business
Department

Since PFI legislation came into effect in Japan in 1999, Mitsubishi UFJ Lease & Finance has been working actively in the PFI sector. Taking advantage of the financial expertise that we have built up over many years, we have established ourselves as one of the top performers in the PFI sector by taking charge in a range of areas, from financial operations such as formulating project financing plans and procuring funds to overall project management. The PFI sector is a business with a high level of social contribution, and I have found it highly motivating to work together with teams at partner enterprises toward a shared goal. Public facilities are frequently left to age because of strict financial constraints, so with the government promoting the PFI sector as a growth strategy, we believe there is potential for the PFI sector to advance, and thus more opportunities for us to participate. We are committed to taking on a wide variety of projects wherever opportunity arises.

FOCUS 3

Group Companies Delivering Strong Expertise in the Value Chain of Products

Each of the member companies of the Mitsubishi UFJ Lease & Finance Group draws on a high level of expertise and knowledge in its specific business domain to provide varied solutions. We support customer business development by delivering a wide range of unique functions in the value chain of products.

MUL Eco-Business Co., Ltd.

MUL Eco-Business Co., Ltd. collects computers and office machinery at the end of the equipment's lease or rental period for reuse or recycling, handling over 280,000 units a year. After its data have been completely erased, the computer is sent for reuse or, if it is unsuitable for resale, recycled for parts and materials (the recycling rate is 96.8%). To achieve zero emissions in the leasing and rental business, MUL Eco-Business works through its operations to reduce the environmental burden.



Global Asset Solution Company Limited

By plugging into the wide-ranging network of the Mitsubishi UFJ Lease & Finance Group, Global Asset Solution offers a one-stop service, from disassembly and removal of idle facilities to relocation and resale. By making non-operational facilities available for relocation or reuse, rather than simply disposing of them as waste, Global Asset Solution reduces both disposal costs and the amount of waste material generated. Among the facilities relocated thus far by the company are automotive parts production lines and large cranes.



U-Machine Inc.

U-Machine Inc. is a used machinery trading company offering total service from purchase to sale. The company handles a wide range of machinery types, from machine tools and molding machines to forklift trucks and measuring instruments, and is equipped with diverse expertise and specialist knowledge. At its four resource centers in Japan and two in Thailand, used machinery is stored and maintained. U-Machine Inc. then offers to customers the items that best match their business.



Mitsubishi Auto Leasing Corporation

Mitsubishi Auto Leasing Corporation owns and manages a fleet of more than 240,000 vehicles nationwide. In addition to the usual financing and maintenance services, the company offers services aimed at safety improvement and environmental conservation. The MAL Telematics Service®, which analyzes vehicle data to improve fuel efficiency and support safe driving, is one example of initiatives to deliver optimal solutions to customers.



Interview with top management of U-Machine Inc.

At U-Machine Inc., we boast an extensive stock of used machinery at our resource centers located in Japan and Thailand. We also employ engineers with experience of working for manufacturers, who carry out machinery inspection and maintenance to ensure the delivery of high-quality items to customers.

Since its establishment in 2012, our Thailand local subsidiary has worked to set up a Thai-based system for sourcing and selling machinery, and the proportion of its supply sourced from within Thailand has now reached approximately 70%. We expect the subsidiary to play an increasingly significant role in the ASEAN region, where expanding demand for used machinery is forecast.

By further strengthening our product expertise, we at U-Machine Inc. will continue to provide customers with high-value-added services.



Akimitsu Hayashi
President
U-Machine Inc.

FOCUS 4

Developing Globally Active Human Resources

Initiatives for global human resources development

In the business infrastructure reinforcement strategy announced by Mitsubishi UFJ Lease & Finance as part of its Medium-Term Management Plan, two of the key points were to put in place a globalization-adapted operational infrastructure and to reinforce human resources management. We are working to develop global human resources who not only can communicate in languages other than Japanese but also appreciate diverse value systems and are equipped with business expertise. Specifically, for Japan-based employees we offer overseas trainee programs and training courses at languages schools and overseas universities, while for the national staff who work at our overseas local subsidiaries we provide training programs and a short, university-based intensive training course (APU training). These reflect our action to support career enhancement through a range of methods.



Overseas trainee program

To develop human resources to lead overseas business development and to provide foreign-language training, we operate an overseas trainee program involving secondment to our overseas local subsidiaries. Through practical involvement in international operations, trainees experience the economic situation and industry conditions in their host country, and learn about its legal system, market trends, business practices, and other characteristics, equipping them with the skills to lead future overseas development.



Voice of a former trainee

I spent a year as a trainee in the United States, the world's largest economy. I faced a range of challenges in both my personal and professional life, which made it a very fulfilling experience. It also made me realize clearly that our company has the potential for further growth overseas. Today I am still at



Tomohide Fujiwara
Mitsubishi UFJ Lease & Finance
(U.S.A.) Inc. (MULUSA)
(Trainee program location: MULUSA)

MULUSA, but I am keenly aware that working at an overseas local subsidiary requires not just foreign-language skills but also a strong ability to act independently and deal with operations across a wide range of fields. At the moment, every day is a challenge to deal with the task at hand, but I will continue to try my best to succeed globally in any environment with the valuable experience I have gained from the program.

Voice of a former trainee

During my year as an overseas trainee, I had lots of opportunities to meet people from different backgrounds, so it broadened my outlook. Dealing with cross-border finance made me take notice of how events in Japan and other countries affect markets and economies in the ASEAN region, and I try now to take a wider



Yuko Fujimaki
Mitsubishi UFJ Lease (Singapore)
Pte. Ltd. (MULS)
(Trainee program location: MULS)

view of things. In the ASEAN region, there are quite a few countries where legal and financial systems are not yet fully developed. This makes things challenging, but it also means you can sometimes derive a great sense of achievement, which made the experience very valuable for me. Amid the accelerating growth of the Asian market, I want to keep gaining knowledge and experience in practical financial operations so that I can respond as a professional to increasingly diverse customer needs.

APU training

In November 2014, we held a three-day intensive training course conducted in English at Ritsumeikan Asia Pacific University (APU), an institution at the forefront of global education. APU attracts students from 84 countries and territories worldwide, and about half of its students and teaching staff are of non-Japanese nationality, making it one of the most international educational centers in the world. This, the second training course following the first in 2013, was attended by eight employees from the national staff of our overseas local subsidiaries and by seven employees from within Japan. Together with APU graduate school students, they tackled the theme of overseas corporate development through case studies and discussions.

Voice of a training participant

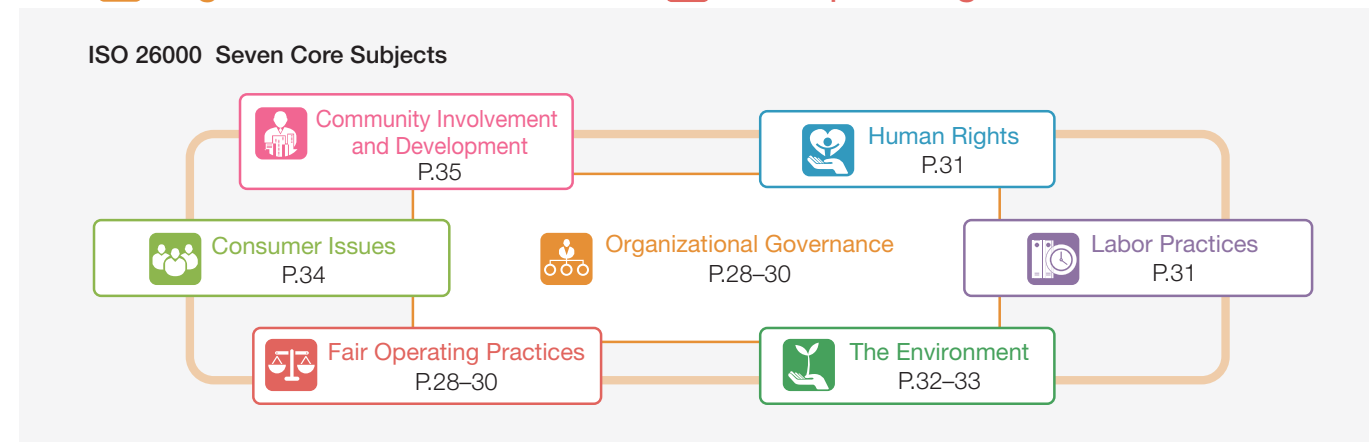
This training session both helped me to improve my English-language ability and greatly changed my approach and way of thinking. APU students are highly motivated and active in voicing their opinions, which made the experience very stimulating for me in a positive way.



Febrilanti
PT. Mitsubishi UFJ Lease & Finance Indonesia

Management Structure and CSR

Organizational Governance Fair Operating Practices



Basic approach to corporate governance

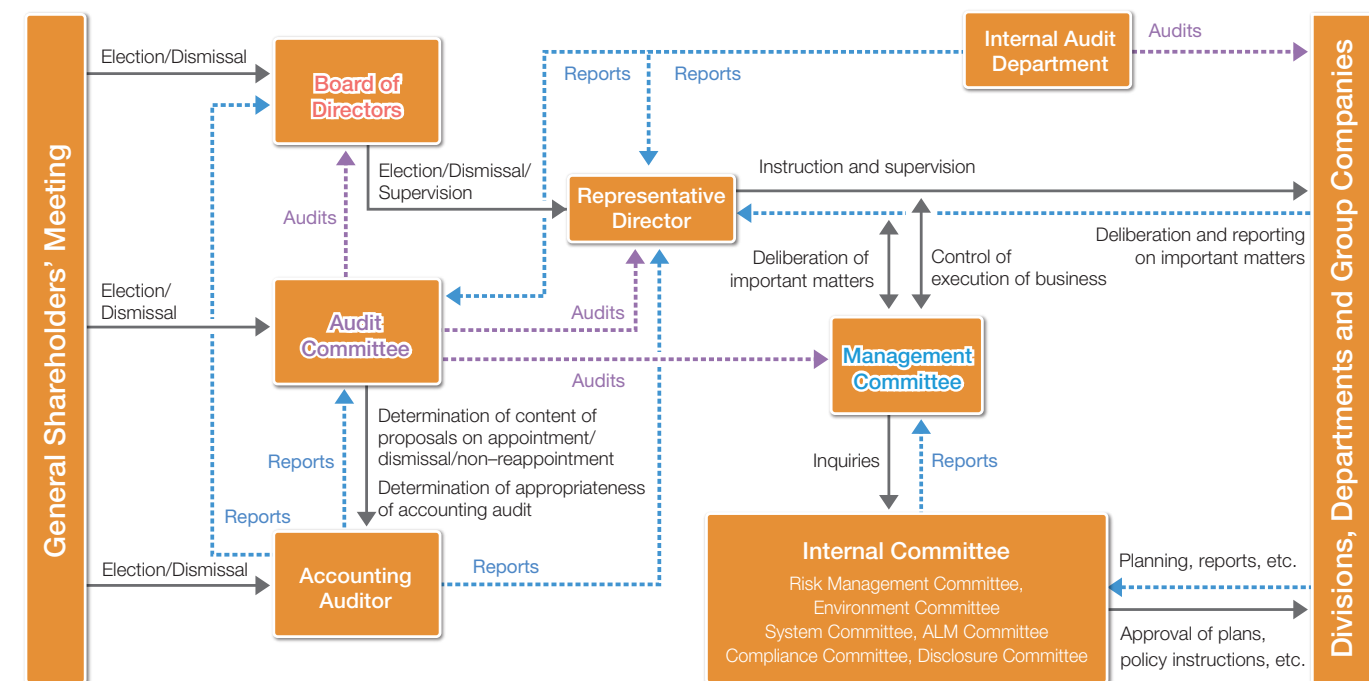
Mitsubishi UFJ Lease & Finance views corporate governance as an important issue. We recognize that, while emphasizing initiatives to achieve sustainable corporate growth and a medium- to long-term improvement in corporate value, we have a social responsibility to ensure transparent and sound management. Respecting the rights and interests of all stakeholders—customers, shareholders and investors, local communities, and employees—we work to meet the trust they place in us, aspiring to contribute to a more prosperous society. To this end, we engage in continuous initiatives to enhance corporate governance by boosting the activity of the Board of Directors,

reinforcing the Audit Committee and the internal audit system, undertaking appropriate and timely disclosure, and improving investor relations (IR) and related functions.

Outside directors and outside corporate auditors

To provide our management with advice and oversight from an objective standpoint free of internal bias and based on diverse management experience and wide-ranging knowledge as business operators and specialists, five of the 15 directors and four of the seven corporate auditors are appointed from outside. Through this system, we maintain management soundness, transparency, and efficiency.

Organization of Corporate Governance (As of June 26, 2015)



Board of Directors

The Board of Directors has 15 members, including five outside directors, and in addition to its regular meetings convenes on an ad hoc basis when necessary. The Board of Directors is responsible for decision-making on important management matters and oversight of business execution.

Audit Committee

The Audit Committee has seven members, including four outside corporate auditors, and is responsible for auditing the status of business execution by the directors.

Management Committee

The Management Committee, which meets in principle once a week, was set up as a deliberative and decision-making body to formulate concrete executive policy and coordinate business execution. Mitsubishi UFJ Lease & Finance also operates an executive officer system to separate management decision-making and oversight functions from business execution functions. The number of executive officers is 31, nine of whom also serve as directors.

Initiatives on internal control

To ensure the appropriate conduct of operations, Mitsubishi UFJ Lease & Finance works to continuously enhance and strengthen the internal control system. Each year, we review and expand the range of operations covered by the system. The relevant corporate departments, branches, and domestic and overseas Group companies report on the implementation status of internal control to the Accounting Department. Following an audit by the Internal Audit Department, this department presents an internal control implementation plan and a report evaluating the effectiveness of internal control to the Disclosure Committee on a quarterly basis. These documents are also submitted to the accounting auditor. Additionally, employees receive a copy of the Internal Controls Handbook to ensure full compliance with the standards of behavior of the internal control system.

Risk management

Risk management

Through its regular meetings, the Risk Management Committee works to manage risk comprehensively and systematically across the whole of our operations. It identifies current risk status and issues in all areas—with a particular focus on credit risk (including country risk), market risk, liquidity risk, asset risk, and operational risk—and discusses and reports on risk response policies.

Credit risk Credit risk is the risk of incurring loss when deterioration in the financial situation of a debtor institution or other event causes a decrease or loss of the value of its assets (including off-balance-sheet assets). This includes country risk.

Market risk Market risk is the risk of incurring a loss through change in the value of a company's assets and liabilities (including off-balance-sheet assets and liabilities) due to fluctuation in interest rates, securities prices, exchange rates, and a range of other market risk factors.

Liquidity risk Liquidity risk is the risk of incurring a loss when, through deterioration in market conditions or other events, a company is unable to secure the required capital and experiences funding difficulties or is required to pay much higher interest rates than usual to procure funds.

Asset risk Asset risk is the risk of incurring loss through change in the value of lease properties or other operational assets.

Operational risk Operational risk is the risk of incurring a loss arising from inappropriate or dysfunctional internal processes, personnel arrangements, or systems, or from external events.

Risk management system

We have put in place a set of risk management rules, disaster response rules, and response manuals as a precaution to minimize the impact on operations of natural disasters, manmade disasters, accidents, or other events. Having learned lessons from the Great East Japan Earthquake, we have additionally put in place a practical business continuity plan (BCP) and carry out related drills regularly.

In recognition of these initiatives, Mitsubishi UFJ Lease & Finance received the highest rating for the third consecutive year under the business continuity management (BCM) rating system of the Development Bank of Japan (DBJ), which recognizes companies that have taken outstanding action on disaster prevention and business continuity.



DBJ BCM rating certificate

Ensuring full implementation of compliance

Mitsubishi UFJ Lease & Finance Group Code of Ethics and Code of Behavior

To ensure that all employees, including those of Group companies, are aware of and share in our common set of values and our ethical approach to basic compliance, we issue to all employees a copy of the Compliance Manual, which contains the Mitsubishi UFJ Lease & Finance Group Code of Ethics and Code of Behavior.

Compliance Committee and improving employee awareness

The Compliance Committee is chaired by the Chief Compliance Officer, a post with company-wide coordinating responsibility that is occupied by the executive officer in charge of the Legal & Compliance Department. The committee meets on a quarterly basis and carries out continuous inspection, audit, and checking of compliance status. Additionally, each employee receives regular grade-specific training and is subject to a periodic self-check process based on e-learning. We also publish Compliance News, which includes specific examples of compliance issues and solutions, to promote improved employee awareness.

Compliance Hotline

We operate a Compliance Hotline through which employees can anonymously report compliance issues as a means of identifying violations at an early stage and responding appropriately.

Basic policy on anti-social organizations

We have established a basic policy on anti-social organizations and take measures to ensure that it is strictly complied with and enforced by all corporate officers and employees.

Action on information security

In the area of information management, we have put in place a set of information security management rules and produce a range of manuals. Together these regulate areas including the use, management, and disposal of information, creating a strict security system. We also recognize that it is our social responsibility to handle customers' personal information appropriately, and have established a personal information protection policy and a related manual as part of measures to ensure stringent control.

- Personal information protection policy
- Personal information protection rules
- Personal information protection manual for employee education

We also hold regular information security audits and carry out awareness checks on all employees.

Website

Please see our website for more detailed information.
<http://www.lf.mufg.jp/english/>

Basic policy on information disclosure

Mitsubishi UFJ Lease & Finance recognizes that timely and appropriate disclosure to shareholders and investors of corporate information is the foundation of a sound stock market. To promote the disclosure of corporate information in a way that is suitably prompt, accurate, and impartial, we have established a set of regulations for handling information disclosure.

In line with our IR policy, meanwhile, we work to ensure fair and timely disclosure and two-way communication, engaging in proactive IR initiatives to gain the trust of shareholders and investors and assist them in reaching an accurate evaluation of our company.

IR policy

1. Objectives and basic approach to IR activities
2. Disclosure standards
3. Disclosure methods
4. Forward-looking statements
5. Material confidential information
6. Quiet periods

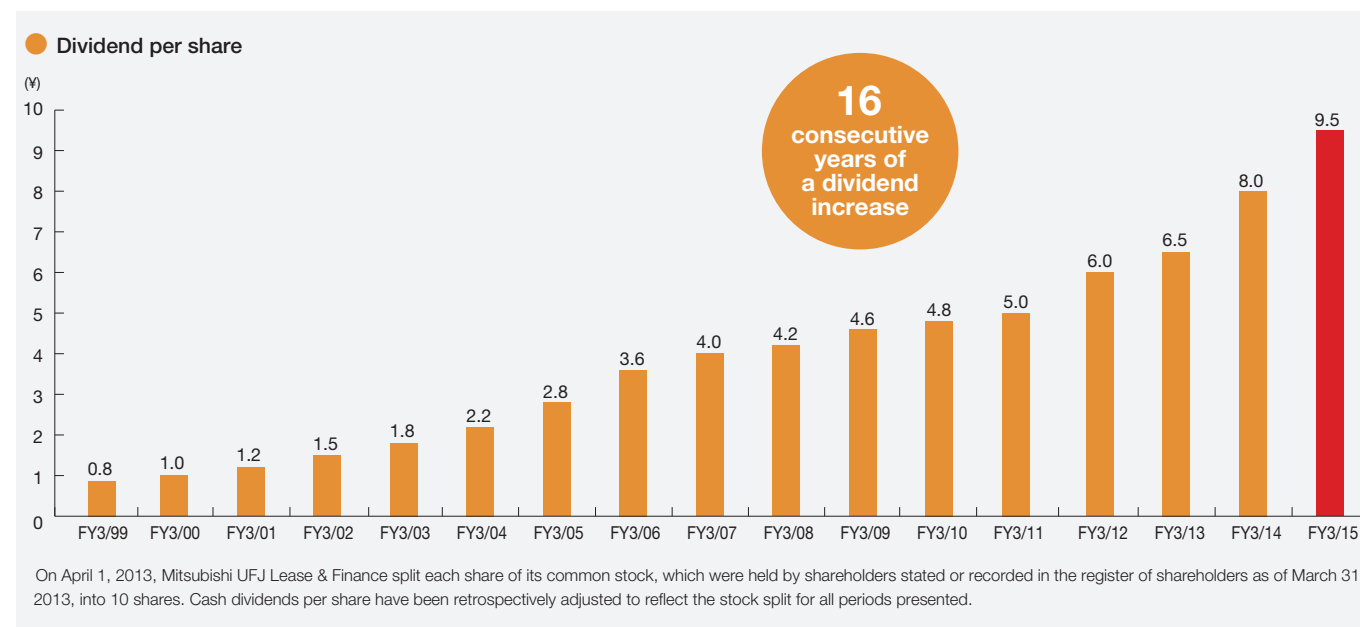
Shareholder return and an increase in corporate value

Mitsubishi UFJ Lease & Finance promotes shareholder return by working to increase corporate value through sustained growth, which allows us to provide shareholders and investors with continuous and stable dividends. The dividend for the fiscal year ended March 31, 2015, was set at ¥9.5 per share, an increase of ¥1.5 from the previous fiscal year, making this the 16th consecutive year of dividend growth.

Basic policy on information disclosure

We organize investor briefings, individual meetings, and other IR events to create more opportunities for dialog with shareholders and investors and to provide them with information as part of a range of initiatives to open active channels of communication.

We are also taking measures to enhance our website, which carries appropriate and timely reference materials for investors, including the Financial Information, Financial Results, Corporate Report and news releases.



For individual investors

We participate in various conferences, events, and seminars organized by stock exchanges and securities companies.

Nagoya Stock Exchange IR Expo 2014

In July 2014, we exhibited at the Nagoya Stock Exchange Expo, the Chubu region's largest IR event, which is organized by the Nagoya Stock Exchange. This was our 10th consecutive year of participation at the event, where we received an award from the Nagoya Stock Exchange.

Over the two days, our booth attracted approximately 260 investors, who engaged us in lively questioning. Our (at the time) 15 consecutive years of dividend increase and our stable profit record were among the points that attracted the interest of many investors.



At the Mitsubishi UFJ Lease & Finance booth

For analysts and institutional investors

We hold year-end and intermediate financial results briefings at which top management give presentations outlining financial results, management strategies, operational measures, and other data. We also take part in conferences, seminars, and other events organized by stock exchanges and securities companies, and hold an active program of individual meetings.



Financial results briefings for analysts and institutional investors



IR seminar organized by a securities company

For overseas institutional investors

At least once every year, we visit major investors in the United States and countries in Europe and Asia, where we hold individual meetings and participate in a range of conferences organized by securities companies.

Website

Please see our website for more detailed information.
<http://www.lf.mufig.jp/english/investors/>

Basic approach

Mitsubishi UFJ Lease & Finance respects individual diversity and seeks to create an environment where all employees can work with motivation and pride and develop a positive approach. In order to promote mutual growth for employees and company, we also emphasize optimal human resource development, providing education and training programs specific to staff skills, grade, and other factors.

Policy and initiatives on human rights

Mitsubishi UFJ Lease & Finance seeks to create a workplace where people respect each other's character and individuality and where each employee can work with motivation and pride. Guided by a fundamental spirit of respect for humanity, we take a clear stance against violation of human rights and against discrimination on the grounds of ethnicity, nationality, creed, religion, gender, or other criteria. In addition to appointing a Human Rights Awareness Promotion Officer in each corporate division, we hold training sessions twice every year to promote an accurate understanding and a deeper awareness of human rights issues in each employee. Similarly, we do not tolerate sexual or other forms of harassment in the workplace and have put in place a system to prevent such abuses, including a consultation service for employees with relevant concerns.

Initiatives on human resource development

Implementation of personnel measures

To develop and enhance specialist human resources in specific fields capable of handling our increasingly multifaceted operations, we established a new employment structure for expert human resources in the fiscal year ended March 31, 2015. In sectors including real estate, global assets (aircraft, marine vessels, etc.), eco and energy, and medical care and welfare, staff with outstanding ability and expertise are now offered terms of employment corresponding to their skill level. The system is designed to increase motivation among employees with specialist abilities to promote the mutual growth of employees and our company.

Enhancing training programs and support systems for career development

To improve staff knowledge and skills, we implement a range of training systems specific to different staff grades, from junior and mid-level staff to managerial level. To support career development, we also operate a career switch system that allows staff to transfer to a different line of work or career path, and an internal job posting system through which employees can take on the challenge of working in a new field of operations.

Training programs for Mitsubishi UFJ Lease & Finance staff

New employees: Induction training for one year after recruitment, system of mentoring by senior employees, etc.

Junior to mid-level staff: Business school training in specialist finance-related knowledge, leadership training (introduced in the fiscal year ended March 31, 2015), an overseas trainee program

(see P.27, FOCUS 4), training at language schools and overseas universities, etc.

Managerial grades: Human resources management training, career development programs, diversity sessions, etc.

National staff training programs

Forms of training are provided for employees recruited by our overseas local subsidiaries, known as national staff (NS), to promote understanding of our Group's corporate culture and business operations and to stimulate active intercultural communication (see P.27, FOCUS 4).

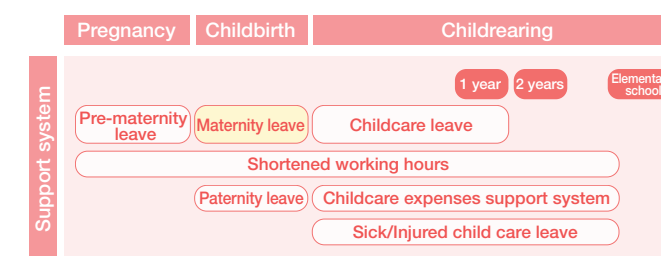
Diversity

Mitsubishi UFJ Lease & Finance seeks to ensure that the workplace environment and related systems allow each employee to achieve a healthy work-life balance, giving them the chance to develop their individual abilities to the full as they meet the demands of both career and family.

Mitsubishi UFJ Lease & Finance has drawn up an action plan in response to government legislation to support childrearing and has formulated a policy to promote work opportunities for women. Policies and initiatives across the full range of human rights are implemented by our Diversity Promotion Office, a unit dedicated to promoting the benefits of a diverse human resources profile.

Supporting employees with childrearing responsibilities

To support employees in balancing working life with childrearing, we set up a dedicated website on the corporate intranet to help employees improve their knowledge and understanding of this area. On the website, employees can consult the Childrearing and Working Life Balance Guidebook—a manual for staff currently on maternity or childcare leave—and read about other employees' experience of childcare leave and returning to work. In addition, staff on childcare leave are issued with a tablet-type terminal so that they can connect to the corporate intranet from home and keep up to date with the latest developments at work. We also conduct a consultation with staff before they go on childcare leave and before they return to work, and organize discussion groups for staff taking childcare leave, as part of a range of initiatives to help employees manage the return to work smoothly. For these initiatives, we have earned recognition from the Minister of Health, Labour and Welfare as a childrearing-friendly company through the award of the "Kurumin" mark. Our initiatives in this area were also featured on the Positive Action Support website, a site operated by the Ministry of Health, Labour and Welfare to promote female advancement.



Staff are issued with a tablet



Discussion group for staff taking childcare leave

Supporting staff with nursing care responsibilities

We have also put in place systems to support nursing care. These include the nursing care leave system, which allows up to one year's leave in total, a system of shortened working hours, which enables staff to work flexibly around their care responsibilities, and other systems to help employees maintain a good balance between work and family care.



Employment of people with disabilities and retired staff

Among the other areas we focus on to promote a more diverse human resources profile are the employment of people with disabilities and the reemployment of retired staff.

Basic approach

Mitsubishi UFJ Lease & Finance views preserving the global environment as an important social responsibility, and engages in wide-ranging activities. With the aim of helping to realize a sustainable, recycling-oriented society with low environmental impact, we engage positively in environmental preservation activities, while working to raise the environmental awareness of all employees.

Eco policy

- 1. We meet economic targets through our leasing business, and promote environmental protection in all our business activities.
- 2. We work to continuously improve systems by setting environmental aims and targets, management review, and other measures.
- 3. We strive to prevent pollution through the following measures.
 - (1) We promote resource saving, energy saving, waste reduction, and other objectives to improve efficiency and reduce costs.
 - (2) We emphasize waste volume reduction, resource recycling, and reuse when handling lease-up assets.
- 4. We comply with relevant laws and regulations and other requirements.

Environmental Management System organization

We are promoting our eco-activities under a company-wide management system.

Key environmental aims and targets (Summary)

Environmental objective	Division	Medium- to long-term target
Resource saving and energy saving	Office-based activities	(1) Switch to low-pollution vehicles and promote eco-friendly driving (2) Summarize and control green procurement (paper, stationery) (3) Save on photocopying, paper, and electricity (4) Reduce energy consumption
	Sales	Promote reduced energy consumption in line with the revised Energy Conservation Law
Compliance	Lease-up asset handling	(1) Strict enforcement of day-to-day management, improvement and review in response to operational performance, etc. (2) Efficient use of water resources
		(1) Appropriate operations in line with the Waste Management and Public Cleansing Law (2) Strict application of the waste treatment operator evaluation checklist and procedural manual, and building of good relationships with best-practice waste treatment operators to establish a system of appropriate checks and balances (3) Appropriate operations in line with the Home Appliance Recycling Law, Fluorocarbons Collection and Destruction Law, Construction Material Recycling Law, PCB Special Measures Law, and other laws and regulations (4) Appropriate management and operation of assets that are difficult to dispose of, and prevention of pollution
Waste reduction (promotion of reuse)	Sales	(1) Research and implement effective methods of asset sales to reduce waste volume (2) Promote a recycling and reuse system through effective manual disassembly
		(1) Contribute to reducing environmental impact through eco-related businesses (2) Develop abilities and skills for selecting assets with a high resale value and high rate of successful re-leasing to secure secondary profit and promote reduction of waste volume

ISO 14001 certification

We acquired certification in 2001 under ISO 14001, the international standard for environmental management systems. In 2014, we successfully completed our 10th surveillance and recertification audit.

- Business sites certified under ISO 14001:
Mitsubishi UFJ Lease & Finance Company Limited Head Office,
MUL Business Company Limited Head Office,
MUL Eco-Business Co., Ltd., Tokyo Office



Environmental data

No.	Statistical item	Unit	Baseline value	FY3/13 results	FY3/14 results	FY3/15 results	FY3/16 target
1	Total energy input*1	Per m ² (kW-h)	107.0	79.5	80.4	76.1	10% reduction from baseline value (FY3/09–FY3/11 average)
2	Photocopy paper consumption	Per person (sheets)	1,849	1,133	1,078	1,023	10% reduction from baseline value (FY3/09–FY3/11 average)
3	Paper consumption	Per person (sheets)	10,382	9,420	9,414	9,308	3% reduction from baseline value (FY3/09–FY3/11 average)
4	General waste emissions (Shinkawa Office)*2	Per person (kg)	114	115	121	-----	-----
5	Water resources input (Shinkawa Office)*2	Per person (m ³)	9.04	9.31	11.80	-----	-----
6	CO ₂ emissions from electricity consumption	Per m ³ (kg-CO ₂)	43.15	38.22	42.74	40.52	10 m ² reduction from baseline value (FY3/09–FY3/11 average)
7	CO ₂ emissions from gasoline	Per vehicle (kg-CO ₂)	2,414.75	2,083.55	1,911.26	1,741.17	No higher than the baseline value (average FY3/10–FY3/11)
8	Company vehicle fuel consumption	km/ℓ	11.7	13.17	14.1	15.1	Fuel economy improvement to baseline value (FY3/10–FY3/11 average)
9	Share of green procurement	%	–	85.9	87.5	87.3	Promotion of green procurement

*1: Total energy input in No. 1 is total electricity consumption.
*2: In FY3/2015, no figures were recorded for Nos. 4 and 5 below due to office relocation.
In other items, apart from Nos. 4 and 5, figures include Group companies co-certified under ISO 14001 (MUL Eco-Business Co., Ltd., MUL Business Company Limited).

Environmental accounting

Environmental protection costs			(Millions of yen)
Category	Content of key initiatives	FY3/15	
Costs within business area	Pollution prevention (eco-vehicle leasing fees)	79	
Upstream and downstream costs	Disposal costs of lease-up assets	339	
Management activity costs	Environmental management system maintenance and operation costs, Corporate Report costs, etc.	9	

Economic benefit from environmental protection		(Millions of yen)
Content of key initiatives		FY3/15
Revenue from sale of used components (MUL Eco-Business Co., Ltd.)		61

Environmental education

To raise environmental awareness, all staff are issued with an Eco-Policy Card on which our Eco-Policy is printed, and a quarterly Environmental Bulletin is circulated to present a variety of environmental information.

In addition, special education and training are provided to employees involved in operations closely linked to the environment, such as disposal of lease-up assets and handling of assets covered by the Construction Material Recycling Law or the Soil Contamination Countermeasures Act.



Eco-Policy Card



Environmental Bulletin

Environmental accidents and legal infringements

In the fiscal year ended March 31, 2015, there were no environmental accidents or legal infringements. We will continue working to prevent environmental accidents and ensure legal compliance.

Measures against soil contamination

To prevent health risk from soil contamination in the case of land purchase or land-based investment, we proceed in accordance with the Soil Contamination Countermeasures Act.

In relevant transactions in the fiscal year ended March 31, 2015, we confirmed in advance that the risk of soil pollution was low.

Biodiversity Guidelines

To contribute to preserving biodiversity, we have put in place a set of Biodiversity Guidelines, made up of business-based initiatives and office-based initiatives.

Our business-based initiatives include applying the 3Rs (reduce, reuse, recycle) to lease-up assets and conducting operations in used equipment trading and the eco- and energy-related sector.

Our office-based initiatives include use of paper certified by the Forest Stewardship Council (FSC), which supports the preservation of the forest ecosystem, reduced use of photocopies, paper, and electricity, green procurement, and eco-friendly driving. In this way, we promote efficient use of resources and reduced waste emissions.

Proactive purchase of VAs and eco-friendly assets

With the aim of reducing waste emissions and environmental impact, we actively promote the acquisition of value assets, which have long-term utility due to their resistance to depreciation, and assets that are eco-friendly in terms of energy saving.

Waste management

We reduce waste emissions by applying the 3Rs consistently to lease-up assets. Assets that cannot be reused are disposed of appropriately in accordance with the Waste Management Law and other relevant laws and regulations. Products that use polychlorinated biphenyls (PCBs) are disposed of in accordance with the PCB Special Measures Law.

When selecting an external waste disposal operator, we do not merely request the business to cooperate in environmental protection, but also carry out stringent checks on its financial condition, facilities, recycling rate, and legal compliance. After selection, we continue to carry out periodic site inspections to check the state of operations.

Introduction of low-pollution vehicles* and promotion of ecofriendly driving

Our vehicle fleet consists entirely of low-pollution vehicles. We are also actively introducing hybrid vehicles and other eco-friendly models. To improve fuel efficiency, we also promote eco-friendly driving.

* Vehicles that meet or exceed the standard of a 75% emissions reduction from the 2005 baseline value (four stars)

Introduction of low-pollution vehicles (FY3/15 achievement)

	FY3/13	FY3/14	FY3/15
Overall	Of our 165 company vehicles, 160 are low-pollution vehicles.	Of our 168 company vehicles, 167 are low-pollution vehicles.	Of our 157 company vehicles, 157 are low-pollution vehicles.
Breakdown	Low-emission vehicles: 95 Hybrid vehicles: 62 Electric vehicles: 3	Low-emission vehicles: 86 Hybrid vehicles: 78 Electric vehicles: 3	Low-emission vehicles: 60 Hybrid vehicles: 94 Electric vehicles: 3



Hybrid vehicle



Electric vehicle

Principles for Financial Action towards a Sustainable Society

Mitsubishi UFJ Lease & Finance is a signatory to the Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st century), a document formulated by the Japan Drafting Committee for Environmental Finance Principles, which is supported by the Ministry of the Environment.

Promoting customer contact

To accurately identify increasingly diverse customer needs and respond with useful information and effective solutions, Mitsubishi UFJ Lease & Finance works to strengthen communication by participating proactively in business fairs, exhibitions, seminars, and other events that offer the opportunity for direct dialog with customers.

FACTORYNETWORK BUSINESS CONFERENCE (FBC)

In September 2014, we exhibited at the Factorynetwork Business Conference (FBC) in Shanghai, China. This business-matching event for participants from Japan and China offers Japanese manufacturers wishing to source materials locally and expand their sales channels in China the opportunity to talk business with local Chinese enterprises and China-based Japanese enterprises. We presented a range of business solutions at the event, where we exhibited jointly with our Chinese subsidiary Mitsubishi UFJ Lease & Finance (China) Co. Ltd., and our Hong Kong subsidiary Mitsubishi UFJ Lease & Finance (Hong Kong) Limited.



At the conference

Eco-Document Seminar

In October 2014, members of our staff gave a lecture at the Eco-Document Seminar organized by SECOM Trust Systems Co., Ltd. The lecture presented examples of how we have used the electronic signature facility of our "e-Leasing Direct" service to convert to digitalized operation in lease contract transactions. "e-Leasing Direct" is designed to promote paperless operation and strengthened security. Since April 2014, it has improved customer convenience by simplifying procedures while at the same time maintaining security.

* "e-Leasing Direct": An Mitsubishi UFJ Lease & Finance service offering Internet-based management of lease contract information

SEMICON Japan 2014

In December 2014, we exhibited at SEMICON Japan 2014, Japan's largest event for the semiconductor industry. We held talks with a large number of potential business clients and partners at the event, where this year—our 10th year of participation—we exhibited jointly with the Macquarie Group, a major investment bank with operations centered in Australia.



Our booth

12th Business Link "Shobai Hanjo"

In January 2015, we exhibited at the 12th Business Link "Shobai Hanjo," a business-matching fair organized by the Mitsubishi UFJ Financial Group. Among the approximately 4,200 participants were overseas enterprises and government agencies, mainly from Asia. We presented information on a range of business areas, including eco- and energy-related services, medical and long-term care services, support services for expansion into overseas markets, and overseas autoleasing operations. We implemented carbon offsetting for the event's CO₂ emissions, an initiative that provided an opportunity for positive public relations activity.



Business talks in progress

Lighting Fair 2015

Lighting Fair 2015 is Japan's largest general exhibition for the lighting industry. At the March 2015 event, we gave a lecture informing on the range of financial grants and financing methods available to support investment in LED lighting and other energy-saving technologies. This was the first-ever lecture by a financial institution at this event.



During the lecture

Recognition of the activities of Mitsubishi UFJ Lease & Finance

Encouragement Award received at the 3rd Carbon Offset Awards

Mitsubishi UFJ Lease & Finance received an Encouragement Award at the 3rd Carbon Offset Awards, which are supported by Japan's Ministry of the Environment. The award recognizes our role in the 45th Japan Inter-University Ekiden Championship, a marathon relay race that we support every year through sponsorship and carbon offset. We implemented carbon offsetting for the CO₂ emissions through the helicopter required for live broadcasting, transport vehicles, and the broadcasting equipment necessary for the championship. We received broad recognition for the fact that the carbon offset created an opportunity for people involved in the competition, including students and the many spectators, to reflect on environmental issues.



Poster



Scene from the competition

Excellence Award received from the Finance Section of the 63rd Nikkei Advertising Awards

A series of newspaper advertisements launched in May 2014 around the theme "Mitsubishi UFJ Lease & Finance: Facing challenges together" received an Excellence Award in the Finance Section of the 63rd Nikkei Advertising Awards sponsored by Nikkei Inc. This award scheme dates back to 1952 and is one of Japan's major advertising awards.



Newspaper advertisement around the theme "Mitsubishi UFJ Lease & Finance: Facing challenges together."

Supporting the education of future generations

To contribute to future society by nurturing the younger generation, Mitsubishi UFJ Lease & Finance provides educational support through a wide range of channels.

Overseas scholarship program

With the aim of supporting the education of the next generation at a global level, since 2012 we have operated an overseas scholarship program for students at overseas universities who are studying Japanese language and culture or who wish to work in fields related to Japan. In 2014, students who had received our scholarships were recruited by our Indonesian subsidiary PT. Mitsubishi UFJ Lease & Finance Indonesia.



At the scholarship award ceremony

Job Shadow program

The Job Shadow work experience program, which we have been hosting since 2008, gives high school students the opportunity to experience operations in a number of departments. Each student "shadows" one of our employees to gain valuable insights, including an understanding of the meaning of work and a professional attitude.



Job Shadow in action

The TOMODACHI Initiative

Since 2012, we have joined with companies of the Mitsubishi UFJ Financial Group to take part in the TOMODACHI Initiative organized by the U.S. government and the U.S.-Japan Council. As part of this initiative, we run the TOMODACHI MUFG International Exchange Program, which allows Japanese students affected by the Great East Japan Earthquake and U.S. students to interact with each other through cultural exchange activities and homestays. The Japanese students are also given the opportunity to take part in educational programs as a way of motivating them to work or study overseas or take part in other forms of cultural exchange in the future.



Students in the program

Donations and sponsorship

As a local corporate citizen, Mitsubishi UFJ Lease & Finance engages continuously in locally rooted activities to contribute to society. Our Thailand local subsidiary Bangkok Mitsubishi UFJ Lease Co., Ltd., takes part in the Child Sponsorship program of the nongovernmental organization World Vision, which offers children from poor and disadvantaged backgrounds support in education and everyday living.



Logo of the nongovernmental organization World Vision

Activities to support post-earthquake rehabilitation

Mitsubishi UFJ Lease & Finance continues with activities to support recovery from the Great East Japan Earthquake of 2011.

Donation of lease-up computers

Our campaign to donate lease-up PCs to educational institutions and other recipients in the area affected by the disaster resulted in the presentation of 176 units between 2011 and 2014.



IPPO IPPO NIPPON Project

We have been active in the IPPO IPPO NIPPON Project run by the Japan Association of Corporate Executives since its launch in 2011. Specific activities include providing vocational senior high schools in the area affected by the disaster with training equipment and transport facilities, and providing funding for disaster science research at universities and for activity programs at local recovery support centers.



Donated training equipment



Donated school bus

Disaster Prevention Day and Rehabilitation Support Campaign

The "Forward Together!" Disaster Prevention Day and Rehabilitation Support Campaign is an initiative that we sponsor together with Calbee, Inc. and other partners. Based on the funds donated by customers as they buy the designed products, this initiative utilizes J-VER* carbon offset credits issued in the area affected by the disaster to preserve and enhance the forest in the area. We support this initiative with carbon offsetting activities.

* J-VER credit: a credit issued for certified absorption or reduction of greenhouse gas volume (administered by Japanese Ministry of the Environment)

Social investment

To regenerate Japan's forests and harmonize the interests of the forest with those of business, Mitsubishi UFJ Lease & Finance Group collaborates with the Gifu Prefecture Union of Forestry Cooperatives and other partners in a forest and forestry regeneration project. In March 2015, we gave a lecture at a Forestry Mechanization Symposium organized by the Forestry Agency, where we presented details of initiatives on environmental protection using forestry resources and revitalization of the forestry industry.



Operations in progress