

The Vision of the Mitsubishi HC Capital Group

Basic Management Policy

Our Mission

–Our long-term goal–

Contribute to a prosperous and sustainable future by creating social value through maximizing the potential of assets.

Our Vision

–Objectives to achieve our long-term goal–

- ▶ Solve social issues by developing unique and progressive businesses with consideration for the global environment.
- ▶ Aim for sustainable growth through value co-creation with diverse stakeholders across the globe.
- ▶ Enhance corporate value by evolving our business model through utilizing digital technology and data.
- ▶ Foster an “open, creative and engaging” corporate culture that shapes each and every employee’s motivation and pride.
- ▶ Aim to be a trusted company by complying with laws and regulations, as well as implementing ethical corporate management.

Action Principles

–“Values and mindset to be held” and “actions to be taken” by each and every employee–

Challenge	Challenge ourselves to look forward to the future with a sense of responsibility and commitment.
Digital	Drive digital innovation and expertise.
Communication	Communicate openly and honestly to build mutual understanding and trust.
Diversity	Embrace diversity and respect each other.
Sustainability	Act in harmony with people, society and the earth to create a sustainable world.
Integrity	Maintain the highest standards of ethics and integrity.

Materiality (Material Issues)


Against a backdrop of megatrends such as climate change driven by global warming, population growth, urbanization, and scarcity of resources, not only our personal lives but also social environments have been drastically changing worldwide. Under such circumstances, companies are expected to make efforts to solve numerous issues, such as promoting a decarbonized society and building a circular economy.

Mitsubishi HC Capital has identified the following six materiality (material issues) as priority key challenges that must be addressed to achieve sustainable development of the Mitsubishi HC Capital Group. We identified

materiality through the following three processes: (1) Developed a comprehensive list of ESG challenges based on ISO 26000, the Sustainable Development Goals) SDGs and related international guidelines and principles, and identified candidates based on their importance in terms of both opportunities and risks to the Company’s business, (2) Confirmed the expectations and requirements of external stakeholders, including key customers and shareholders, to narrow down the candidates, and (3) Identified materiality after discussions of the Sustainability Committee, Executive Committee and the Board of Directors.

Please refer to our website for details.

<https://www.mitsubishi-hc-capital.com/english/sustainability/materiality.html>

Materiality	Why the Group Treats as Highly Material Challenges	Relation to SDGs
 Promote a Decarbonized Society	Efforts to realize a decarbonized society have been globally recognized as an urgent issue and the Group can significantly contribute to solving this challenge through its services and solutions, such as renewable energy investment and EV promotion. It is quite a few impact on but is significant for the Group to distinct its business from the business not solving social issues.	 
 Realize the Circular Economy	The Group aims to contribute to creating a circular economy by reducing waste, not only in the Group but also within society through maximizing the potential of assets as a leading company in the leasing industry. The Group treats this challenge as material. The Group can also contribute to realizing a sustainable and prosperous society through strengthening the collaboration between partners.	   
 Establish Resilient Social Infrastructure	Large parts of the infrastructure within Japan needs to be repaired. The Group also recognizes the business has huge potential opportunities to support the development of infrastructure in overseas countries with active collaboration between various partners and create a smart city. The Group will contribute to the business being diversified, enhanced and efficient through establishing the system and providing services for supporting the collaboration of various companies.	 
 Realize Healthy Lifestyles that Promote Positive Wellbeing	It is vital for its stakeholders that the Group recognizes the importance of health, safety, mental and physical wellbeing for realizing the prosperous future. Valuable human resources are key. Personal development and attraction and retention of talent is significant for the Group members.	  
 Create Businesses Utilizing the Latest Technologies	Both financing for the purpose of digital transformation of customers and providing solution by internal and external digital technologies urge to develop new business models. Including establishing supply chain with utilizing with new alternative energies, the Group identifies material one as the opportunity.	 
 Collaborate with Partners Locally and Globally	Social issues differ by countries and regions. It is significant that the Group aims to solve these issues by collaborating with local partners to ensure the Group is meeting individual needs through local community-based communication. The Group can realize mutual benefits in developing society by utilizing the integrated capability in the Group.	 