

## Key Themes across Segments

As one of the strategies for “sowing seeds” for medium- to long-term sustainable growth in the 2025 MTMP, the Mitsubishi HC Capital Group has established “Key Themes across Segments.” We are focusing on four areas: hydrogen, EVs, logistics, and decarbonization solutions, and we are promoting them by mobilizing the Group’s resources. Through activities in fiscal 2023, collaboration between segments

has been further revitalized and new initiatives are being created. We will work to solve social issues and create social value related to these themes, and contribute to the realization of a sustainable and prosperous future.

### Hydrogen

Development of a hydrogen business strategy leveraging global business and our customer base

#### Our Initiatives

The Mitsubishi HC Capital Group is one of Japan’s leading renewable energy providers, with 1.1 GW of power generation projects in Japan, mainly solar and onshore wind power. Leveraging these business experiences, we are considering a green hydrogen demonstration project on Miyakojima Island and have launched a variety of initiatives in the hydrogen field. We will further promote initiatives in the hydrogen field in preparation for the full-scale arrival of a hydrogen society after 2030, and aim to become one of the leading green hydrogen producers in Japan.

#### Cross-Divisional Synergies

In order to launch a hydrogen business in Japan, where hydrogen is still in its infancy, it is important not only to build a hydrogen supply system but also to uncover demand for hydrogen. While the Environment & Energy Business Division, which is responsible for the renewable energy business, will play a central role in examining the

supply side of the business, the Customer Solutions Unit and the Mobility Business Division will collaborate to discuss with business partners from the perspective of assets that use hydrogen, such as boilers and other heat source equipment and mobility equipment, to establish a business by building a supply chain that leverages our customer base.



Miyakojima Tokyu Hotel & Resorts  
(Study on Green Hydrogen Demonstration Project in Miyakojima Island)

### EVs

Construct and commercialize integrated services that can provide a wide range of functions necessary for the introduction and operation of EVs, including renewable energy supply, charging infrastructure, etc.

#### Our Initiatives

In order to realize a decarbonized society, more and more companies and municipalities are converting their company fleets to EVs (electric vehicles). In addition to EV leasing, we also provide support for the installation of charging facilities, which are essential for EV operation, and are engaged in the conversion of the electricity that powers EVs to renewable energy as well as energy management services. By leveraging the comprehensive strengths of our Group, we will contribute to the realization of a carbon-neutral society with EVs as the starting point by providing integrated services that cover the introduction of EVs to their operation.

#### Cross-Divisional Synergies

The Group has been developing functions for EV-integrated services through demonstration experiments replacing company-owned vehicles with EVs. In

September 2023, the Group, together with Mitsubishi Auto Leasing and Mitsubishi HC Capital Energy, released the first EV integrated service scheme, which includes the supply of electricity with non-fossil value. We will continue to expand services and functions that can respond to the various issues and needs of our customers and further strengthen our proposals to them through internal collaboration and cooperation with external partners in Japan and overseas.



### Logistics

Establish and provide one-stop logistics solutions in collaboration with leading partners to address social issues and customer needs in the logistics supply chain

#### Our Initiatives

The logistics industry must continue to respond to various social issues and customer needs in response to the “2024 problem”<sup>\*1</sup> caused by the enforcement of laws related to work style reform in Japan. In the midst of various structural changes in business practices and technological innovation in the industry, our Group will work with our partners to build and provide high value-added solutions to the major issues in the logistics supply chain, such as systemization of transportation, logistics DX and standardization, and building a logistics network, through the possession of related assets and the utilization of data.

<sup>\*1</sup> 2024 problem: Problem caused by the enforcement of a cap on overtime for truck drivers since April 2024 due to a legal amendment. Operators will need to lower the number of trips or hire more drivers, with some projecting up to 40% will go bankrupt or close.

#### Cross-Divisional Synergies

The Customer Solution Unit has built a solid sales base with customers who are large to medium-sized logistics

operators and cargo owner companies, focusing on various financing transactions including leasing. At the same time, logistics issues are diverse, ranging from “scrap and build” to replace aging distribution centers with the latest facilities and equipment, to CO<sub>2</sub> reduction in warehouse operations and transportation and delivery, to future EV introduction. To address these issues, we will further strengthen our collaboration with the Real Estate Business Division, the Environment & Energy Business Division, and the Mobility Business Division, as well as



Addressing issues in the logistics supply chain

with the Mitsubishi Group and the Hitachi Group.

### Decarbonization Solutions

Establish and provide one-stop services (CO<sub>2</sub> visualization, energy conservation, renewable energy, and credit creation) that contribute to the realization of a decarbonized society

#### Our Initiatives

To realize a decarbonized society, we will support our customers’ decarbonization efforts from the planning stage, and at the implementation stage, we will integrate our own and our partners’ various functions and solutions, aiming to be a one-stop provider of support for our customers’ decarbonization efforts. In addition, by providing GX Assessment Lease,<sup>\*2</sup> which was developed as green finance through lease and installment transactions, we will strongly support customers’ various investments for decarbonization through lease and finance.

<sup>\*2</sup> GX Assessment Lease: A proprietary lease installment program that helps customers install low-carbon facilities. This product incorporates the four core components of the Green Loan Principles (“use of proceeds,” “process for project evaluation and selection,” “management of proceeds,” and “reporting”) into leases and installment transactions. It enables customers to clearly demonstrate that the equipment they have installed has a certain level of environmental improvement effect. The product design and management system have been evaluated by Rating and Investment Information, Inc.

#### Cross-Divisional Synergies

We will contribute to the realization of a decarbonized society by flexibly meeting our customers’ decarbonization needs received by the Customer Solution Unit with information from each of our business units and divisions that are developing renewable energy and related businesses such as wind power, solar power, and storage batteries. In addition, we will accumulate decarbonization-related information obtained by each of these business divisions and develop new environment-related services by making



full use of data utilization technologies through collaboration with the divisions promoting DX.