

ESG Data

MITSUBISHI HC CAPITAL Inc.

December 20, 2022

Contents

| | |
|---|----|
| Efforts on Sustainability | 3 |
| Basic Views on Sustainability | 3 |
| Materiality (Priority Key Challenges) | 4 |
| Materiality of the Group | 4 |
| About the Basic Sustainability Policy | 6 |
| How the Materiality Relates to “Our Mission” and “Our Vision” | 7 |
| How the Company Identified the Materiality | 7 |
| Governance | 9 |
| Basic Views of Corporate Governance | 9 |
| Views on the appropriate balance of knowledge, experience and skills, diversity, and size of the Board of Directors as a whole | 12 |
| Compliance | 13 |
| Compliance Initiatives | 13 |
| Our Approach to Compliance | 14 |
| Compliance Awareness and Training | 14 |
| Whistleblowing System | 14 |
| Environment | 16 |
| Basic Approach to the Environment | 16 |
| Addressing Climate Change | |
| — Information Disclosure Based on TCFD Recommendations — | 16 |
| Governance | 17 |
| Strategy | 17 |
| Risk Management | 17 |
| Indicators and Targets | 17 |
| Social | 19 |
| Human Rights Initiatives | 19 |
| Together with Customers and Business Partners | 19 |
| Together with Local Communities | 20 |
| Together with Employees and Their Families | 21 |
| Human Resources | 22 |
| ESG Data Index | 24 |

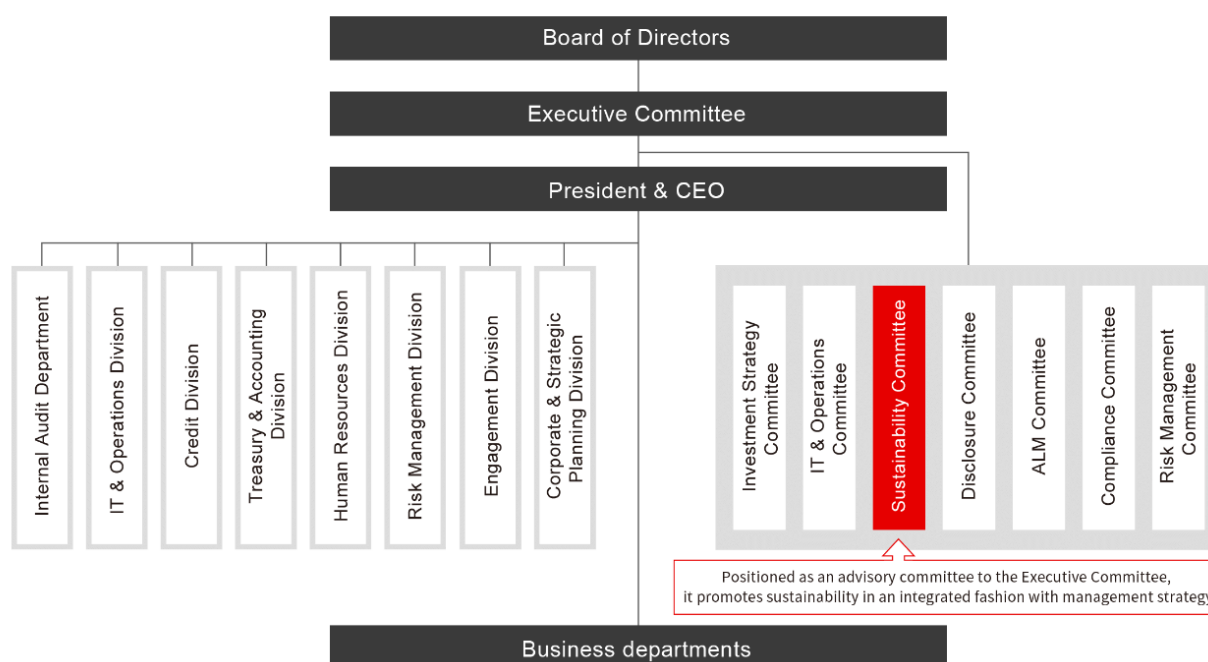
Efforts on Sustainability

Basic Views on Sustainability

The Company believes that efforts toward sustainability—among them, protecting the global environment, respecting human rights, and embracing diversity—are an essential responsibility to society that corporations should fulfill. To continue to survive, corporations must pursue long-term growth while gaining the trust of their stakeholders by engaging in business activities that seek to resolve environmental, social, and economic issues.

With this fundamental understanding, and to lead and promote sustainability-based management, the Company established a Sustainability Committee in April 2021 to better contribute to the realization of a sustainable and prosperous future. The Sustainability Committee is positioned as an advisory body to the Executive Committee, and aims to lead and promote sustainability efforts in a way that is unified with the management strategies. The Sustainability Committee is chaired by the Head of the Engagement Division, and its members comprise Executive Officers in charge of business departments and the corporate center, including the President & CEO. The committee implements a wide range of activities—including checking the progress of activities and the level of achievement of targets in non-financial sectors, deliberating over new activities, and discussing non-financial indicators—and reports the results to the Executive Committee and the Board of Directors.

Sustainability Promotion Framework



Please refer to the following for more information.

Efforts on Sustainability

<https://www.mitsubishi-hc-capital.com/sustainability/organization.html> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/sustainability/organization.html> (English)



Materiality (Priority Key Challenges)

Mitsubishi HC Capital Inc. has identified the following six materiality as priority key challenges which must be addressed to achieve sustainable development of Mitsubishi HC Capital Group.





Against a backdrop of megatrends such as recent 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 take efforts to solve numerous issues, such as to promote a decarbonized society and to create a circular economy.

The Group will proceed its effective management and business activities toward solving such issues based on the materiality with appreciating the significance.

Materiality of the Group

| Materiality | Why the Group treats as highly material challenges | How related to SDGs |
|------------------------------------|---|---|
| (1) 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. |   |

| | | |
|---|---|---|
| <p>(2) Realize the circular economy</p> | <p>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 leader in the leasing industry. The Group treats this challenge as material.</p> <p>The Group can also contribute to realizing a sustainable and prosperous society through strengthening the collaboration between partners.</p> |  |
| <p>(3) Establish resilient social infrastructure</p> | <p>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.</p> <p>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.</p> |  |
| <p>(4) Realize healthy lifestyles that promote positive wellbeing</p> | <p>It is vital for its stakeholders that the Group recognizes the importance of health, safety, mental and physical wellbeing for realizing the prosperous future.</p> <p>Valuable human resources are key. Personal development and attraction and retention of talent are significant for the Group members.</p> |  |

| | | |
|--|---|---|
| <p>(5) Create businesses using the latest technologies</p> | <p>Both financing for the purpose of the digital transformation of customers and providing solution by internal and external digital technologies urge to develop new business models.</p> <p>Including establishing supply chain with utilizing with new alternative energies, the Group identifies material one as the opportunity.</p> |   |
| <p>(6) Collaborate with partners locally and globally</p> | <p>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.</p> <p>The Group can realize mutual benefits in developing society by utilizing the integrated capability in the Group.</p> |   |

About the Basic Sustainability Policy

The Company has been building partnerships with numerous stakeholders globally and has considered itself to have the huge potential capability to contribute to solving social issues.

The Company established “Our Mission” to create social value with customers and partner companies and to contribute the prosperous and sustainable future as its ideal image, and defined what the Group needs to do to achieve “Our Mission” as “Our Vision”. The Basic Sustainability Policy consists of and integrates “Our Mission”, “Our Vision” and the materiality.

How the Materiality Relates to “Our Mission” and “Our Vision”

How Materiality Relates to “Our Mission” and “Our Vision”

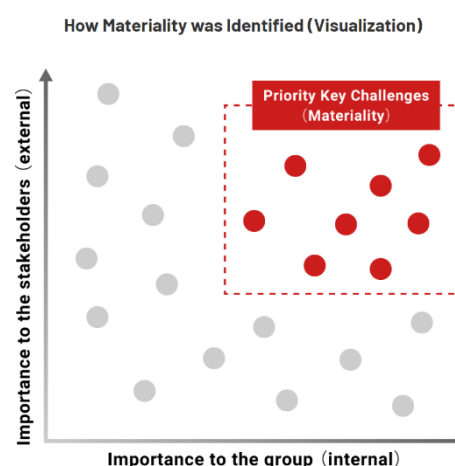


How the Company Identified the Materiality

As the first step in sustainability management, we identified materiality through the following process:

1. Identified internal ESG priority key challenges

The Company first listed wide-ranging ESG-related challenges based on related international guidelines and principles such as the ISO 26000 standards, SDGs (Sustainable Development Goals), and others. Subsequently, the Company conducted employee questionnaires and interviews throughout the Group and ascertained potential challenges in consideration of their importance for the Group as both opportunities and risks.



2. Identified ESG priority key challenges for external stakeholders

Via interviews with stakeholders including major customers, shareholders, and partners, we confirmed and listed key ESG material issues from the perspective of the stakeholders based on their professional expertise and opinions.

3. Management held discussions and made decisions

By reviewing how the priority key challenges relate to Our Mission, Our Vision and SDGs, we identified the key challenges that the Group must address through discussions with relevant departments, the Sustainability Committee, the Executive Committee, and the Board of Directors.

Governance

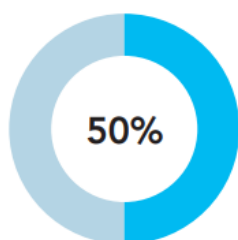
Basic Views of Corporate Governance

The Company recognizes that it is one of our social responsibilities to ensure transparent and sound management, while emphasizing initiatives to achieve sustainable corporate growth and a medium- to long-term improvement in corporate value. Respecting the rights and interests of all of our stakeholders—shareholders, customers, local communities, and employees—the Company works to fulfill the trust they place in us, and aspire to contribute to a more prosperous society.

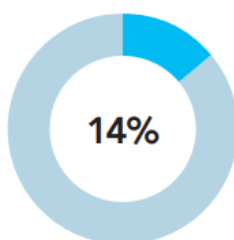
To fulfill these social responsibilities, we engage in continuous initiatives to enhance corporate governance by boosting the activity of the Board of Directors, reinforcing the Audit & Supervisory Committee and the internal audit system, ensuring timely and appropriate disclosures of information, improving investor relations (IR), and related activities.

Highlights (As of June 28, 2022)

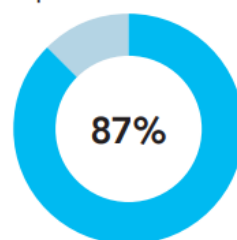
Ratio of Outside Directors
on the Board of Directors



Ratio of female Directors
on the Board of Directors



Ratio of Outside Directors on
the Nomination Committee and
Compensation Committee



Number of Board of Directors'
meetings held
(FYE3/2022)



Number of Governance
Committee meetings held
(FYE3/2022)



Number of Audit and Supervisory
Committee meetings held
(FYE3/2022)



Directors

| | |
|---|------------|
| Maximum Number of Directors Stipulated in Articles of Incorporation | 22 persons |
| Term of Office Stipulated in Articles of Incorporation | 1 year |
| Chairperson of the Board | Chairman |
| Number of Directors | 14 persons |
| Appointment of Outside Directors | Appointed |
| Number of Outside Directors | 7 persons |
| Number of Outside Directors who are designated as Independent Directors | 5 persons |

Name of the Organization and the Names of Its Members

| Name | Title | Board of Directors | Audit and Supervisory Committee | Governance Committee | Nominating Committee | Compensation Committee |
|-----------------|---|--------------------|---------------------------------|----------------------|----------------------|------------------------|
| Seiji Kawabe | Representative Director, Chairman | ◎ | | ◎ | ◎ | |
| Takahiro Yanai | Representative Director, President & CEO | ○ | | ○ | | ◎ |
| Kanji Nishiura | Representative Director, Deputy President | ○ | | ○ | | |
| Kazumi Anei | Director, Deputy President | ○ | | | | |
| Taiju Hisai | Director, Deputy President | ○ | | | | |
| Haruhiko Sato | Director, Managing Executive Officer | ○ | | | | |
| Hiroyasu Nakata | Director (Independent Outside Director) | ○ | | ○ | ○ | ○ |
| Yuri Sasaki | Director (Independent Outside Director) | ○ | | ○ | ○ | ○ |
| Go Watanabe | Director (Outside Director) | ○ | | ○ | ○ | ○ |
| Takuya Kuga | Director (Outside Director) | ○ | | ○ | ○ | ○ |

| | | | | | | |
|------------------|---|---|---|---|---|---|
| Akira Hamamoto | Director (Audit and Supervisory Committee Member) | ○ | ◎ | ○ | | |
| Koichiro Hiraiwa | Director (Audit and Supervisory Committee Member) (Independent Outside Director) | ○ | ○ | ○ | ○ | ○ |
| Hiroko Kaneko | Director (Audit and Supervisory Committee Member) (Independent Outside Director) | ○ | ○ | ○ | ○ | ○ |
| Masayuki Saito | Director (Audit and Supervisory Committee Member) (Independent Outside Director) | ○ | ○ | ○ | ○ | ○ |

(Note) ◎: Chairperson/Committee Chairperson, ○: Member

Views on the appropriate balance of knowledge, experience and skills, diversity, and size of the Board of Directors as a whole

The Company assumes that the Board of Directors shall possess skills in “general corporate management,” “financing,” “financial accounting,” “legal, compliance and risk management,” “international business” and other areas.

The Company recognizes that diversity of Directors is important for purposes of strengthening the function of the Board of Directors, and that gender, nationality, and race are factors which should be considered. On the other hand, the Company believes that it is not necessarily desirable, for purposes of strengthening the functions of the Board of Directors, to elect a Director with a certain attribute merely to comply with formal and external diversity requirements even when they lack the qualities and abilities that are required for the role. Therefore, the Company believes, as a desirable way of achieving diversity within the Company, that it is necessary to consider whether such Director is expected to perform the necessary skills and possesses the ability in light of the respective management environment as a top priority, and electing a desirable person without restrictions on gender, nationality, race, age, career, etc. Based on such a view, the Company will continue to determine the appropriate composition of the Board of Directors.

Currently, we assume that the Company’s Board of Directors consists of Directors from a variety of business categories and industries, and has an appropriate number of members to ensure a balanced composition of appropriate skills and diversity.

The Company has currently elected two female Directors while no foreign Director has been elected. However the Company acknowledges that the Board of Directors has been performing a sufficient supervisory function, as it has elected several Directors who possess a wealth of international business experience, and has received valuable opinions on global business development.

Please refer to the following for more information.

Corporate Governance

<https://www.mitsubishi-hc-capital.com/sustainability/governance/index.html> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/sustainability/governance/index.html> (English)

Annual Securities Report

<https://www.mitsubishi-hc-capital.com/investors/library/security-report/pdf/2022063001.pdf> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/investors/library/security-report/pdf/2022072101.pdf> (English)

Corporate Governance Report

https://www.mitsubishi-hc-capital.com/pdf/sustainability/governance/governance_report.pdf (Japanese)

https://www.mitsubishi-hc-capital.com/pdf/english/sustainability/governance/governance_report.pdf
(English)

Compliance

With the Mitsubishi HC Capital Group Code of Ethics and Code of Conduct as our foundation, we are working to ensure comprehensive compliance following clear policies established around each of the key issues facing the Group based on the regulatory regime of each country where we operate.

Main policies on compliance

Mitsubishi HC Capital Group Code of Ethics and Code of Conduct

https://www.mitsubishi-hc-capital.com/pdf/sustainability/variou s_policies/ethics.pdf (Japanese)

https://www.mitsubishi-hc-capital.com/pdf/english/sustainability/variou s_policies/ethics.pdf (English)

Principles for Prevention of Bribery and Corruption

https://www.mitsubishi-hc-capital.com/pdf/sustainability/variou s_policies/antibribery.pdf (Japanese)

https://www.mitsubishi-hc-capital.com/pdf/english/sustainability/variou s_policies/antibribery.pdf (English)

Principles for Compliance with Competition Laws

https://www.mitsubishi-hc-capital.com/pdf/sustainability/variou s_policies/competition.pdf (Japanese)

https://www.mitsubishi-hc-capital.com/pdf/english/sustainability/variou s_policies/competition.pdf (English)

Basic Policy on Anti-social Elements

https://www.mitsubishi-hc-capital.com/pdf/sustainability/variou s_policies/antisocial.pdf (Japanese)

https://www.mitsubishi-hc-capital.com/pdf/english/sustainability/variou s_policies/antisocial.pdf (English)

Principles for Money-Laundering Prevention

https://www.mitsubishi-hc-capital.com/pdf/sustainability/variou s_policies/laundering.pdf (Japanese)

https://www.mitsubishi-hc-capital.com/pdf/english/sustainability/variou s_policies/laundering.pdf (English)

Other related policies

https://www.mitsubishi-hc-capital.com/sustainability/variou s_policies.html (Japanese)

https://www.mitsubishi-hc-capital.com/english/sustainability/variou s_policies.html (English)

Compliance Initiatives

To ensure that all officers and employees, including those of Group companies, are aware of and share in our common values and our ethics regarding basic compliance, the Board of Directors has established the Mitsubishi HC Capital Group Code of Ethics and Code of Conduct. Furthermore, the Executive Committee has established the Principles for Prevention of Bribery and Corruption, Principles for Compliance with Competition Laws, Basic Policy on Anti-social Elements, Policy on Prevention of Money-Laundering, etc., Privacy Policy, and Security Export Control Policy, and has set rules and regulations linked to each policy. We have prepared a Compliance Manual to inform all officers and employees about these policies, rules and regulations, and have made it available on the Company intranet so that it can be easily reviewed at any time.

The Group Code of Ethics establishes fundamental values and ethics to be embraced throughout the

Group, and serves as a set of fundamental guiding principles for all officers and employees. All officers and employees of the Group adhere to the Code of Ethics.

Our Approach to Compliance

As part of our approach to ensure thorough compliance, we hold Compliance Committee meetings regularly (four times annually) to debate and report on material compliance matters. Under the leadership of the Chief Compliance Officer (CCO), who is responsible for overseeing the establishment and operation of Group-wide compliance, the Legal & Compliance Department plans and manages internal preparedness, and provides corrective measures and guidance to other departments and Group companies in relation to compliance violations.

In addition, the Compliance Committee formulates a Compliance Program every year as an action plan so that employees abide by compliance regulations. The Compliance Committee meets regularly to check the progress of the action plan and works to ensure compliance.

Please refer to the following for more information.

Compliance

<https://www.mitsubishi-hc-capital.com/sustainability/governance/compliance.html> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/sustainability/governance/compliance.html> (English)

Compliance Awareness and Training

We provide training to employees on various laws under which the Group has been registered or licensed, including the Money Lending Business Act, the Installment Sales Act, and the Financial Instruments and Exchange Act, and test their comprehension following training. We provide annual training on the Group Code of Ethics and Code of Conduct as well as various other laws, including understanding of bribery prevention, competition law compliance, fraud prevention, insider trading prevention, prevention of transactions with anti-social elements, prevention of money laundering, privacy protection, the Whistleblower Protection Act, security and trade control, and harassment prevention. In addition to the training, we conduct periodic monitoring using separate self-checks, to measure the employees' level of understanding and confirm whether understanding has spread throughout the Group.

Whistleblowing System

The Mitsubishi HC Capital Group has set up a compliance hotline system as a whistleblowing system for officers and employees to report and consult on misconduct and related issues, including corruption (any real or suspected violations of laws, regulations, internal rules, or the Code of Ethics by officers and employees). The compliance hotline system comprises (1) a Legal & Compliance Department contact and

(2) a Full-time Audit & Supervisory Committee Member contact as internal points of contact, and (1) an outside attorney and (2) an external consultation desk as external points of contact. These all serve as contact points for officers and employees (including those no longer employed) to be able to report or consult without hesitation. The external consultation desk also accepts anonymous reports and consultations.

(What can be consulted or reported)

Any acts engaged in by officers, employees, or others in violation or suspected of being in violation of laws, regulations, internal rules, or the Code of Ethics can be consulted on or reported.

- Acts affecting the protection of customer interests
- Acts impacting the protection of the environment
- Acts affecting fair competition, such as violations of antitrust laws
- Acts related to provision of bribes or other illegal benefits to government officials and the like both in Japan and overseas
- Other inappropriate acts in violation of laws, regulations, rules, or social justice

Officers, employees, and others who report or consult shall receive no disadvantageous treatment whatsoever due to such reporting or consulting.

Usage of Whistleblowing System

| | Total reports | Number of violations | Disciplinary actions taken |
|--------------------------------------|---------------|----------------------|----------------------------|
| Whistleblowing Reports/Consultations | 46 | 4 | 4 |
| Management | 5 | 0 | 0 |
| Harassment | 27 | 4 | 4 |
| Communication | 3 | 0 | 0 |
| Compliance | 5 | 0 | 0 |
| Other | 6 | 0 | 0 |

(Note) The usage information above is as of March 31, 2022.

Environment

Basic Approach to the Environment

The Group shall conduct business activities in harmony with the environment and society in order to contribute to the creation of a society that can conserve the global environment and achieve sustainable development.

Please refer to the following for more information.

Environmental Policy

<https://www.mitsubishi-hc-capital.com/sustainability/environment/index.html> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/sustainability/environment/index.html> (English)

Addressing Climate Change

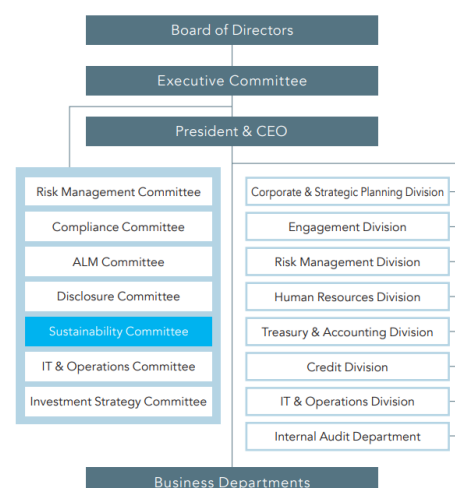
— Information Disclosure Based on TCFD Recommendations —

The Group engages to resolve social issues to realize a prosperous and sustainable future society with customers and partners globally. Climate change is considered a significant social issue and exerts a grave impact on the global environment, people's lives, and business activities. The Group has identified "promote a decarbonized society" and "realize the circular economy" as priority key challenges (materiality). The Group expressed its support for the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) in October 2021, and is intensifying efforts to reduce its greenhouse gas (GHG) emissions. In addition, the Group will work to realize a decarbonized society by contributing to the decarbonization of customers through its business activities.

Governance

The Group established the Sustainability Committee in April 2021 to better contribute to the realization of a sustainable and prosperous future. This Committee is considered one of the advisory bodies to the Executive Committee and meets to discuss the climate change issue and other key challenges related to sustainability. The results of the deliberations are reported to the Executive Committee and the Board of Directors. The material issues announced in December 2021 that include promotion of a decarbonized society were identified through deliberations by the Sustainability Committee, Executive Committee, and Board of Directors.

The Group will promote efforts to identify and manage the impact of climate change on business and reinforce its governance.



Strategy

We believe that while climate change, which exerts a grave impact on people's lives and corporate activities, constitutes a major risk confronting the Group, it may also bring new business opportunities. We will contribute to the realization of a decarbonized society through efforts to expand renewable energy power generation businesses such as solar and wind power, which contribute to reducing greenhouse gas emissions, and to provide energy conservation solutions for efficient power usage.

Risk Management

In the event of climate change on a scale to wreak a huge impact on society, the resulting technological innovation, shift in business models, and changes to infrastructure and other social structures may affect our operating results and financial condition in the form of decline in value of assets or loss of property owned by the Group. The Group recognizes climate change risk as one of the critical risks in company-wide risk management and will promote efforts to properly identify and manage it.

Indicators and Targets

The Group will expand disclosure regarding climate change information in accordance with TCFD recommendations while also strengthening our efforts to address climate change to reduce greenhouse gas emissions. In these endeavors, we will collaborate with a wide range of stakeholders in our business activities to work towards achieving a decarbonized society.

Please refer to the following for more information.

Environmental Management System

<https://www.mitsubishi-hc-capital.com/sustainability/environment/management.html> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/sustainability/environment/management.html> (English)

Environmental Targets and Performance

<https://www.mitsubishi-hc-capital.com/sustainability/environment/achievements.html> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/sustainability/environment/achievements.html> (English)

Contributing through Our Businesses

<https://www.mitsubishi-hc-capital.com/sustainability/environment/contribution.html> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/sustainability/environment/contribution.html> (English)

Social

Human Rights Initiatives

The Group will proactively and continuously conduct our business activities in consideration of internationally recognized standards relating to human rights, in order to fulfill its obligations to respect human rights in a manner expected of global companies, aiming to realize a society that respects human rights.

Human Rights Policy

In September 2022, we established our Human Rights Policy in accordance with the United Nations Guiding Principles on Business and Human Rights. The Group recognizes that conducting business with the utmost respect of human rights is a major challenge, and we will fulfill our responsibilities in this matter across all our business activities. Through dialogue and collaboration with relevant stakeholders, we will exclude exploitative labor practices such as modern slavery, forced labor, human trafficking, and child labor, from the Group's businesses and supply chains. We will address human rights risks relevant to our businesses earnestly and appropriately to fulfill our obligations to respect human rights in a manner expected of global companies, aiming to realize a society that respects human rights.

The Group will realize a flexible working style and respect a diversity of values, and strive to create a comfortable working environment in which each and every individual can demonstrate their maximum potential.

Please refer to the following for more information.

Human Rights Initiatives

<https://www.mitsubishi-hc-capital.com/sustainability/social/index.html> (Japanese)

<https://www.mitsubishi-hc-capital.com/english/sustainability/social/index.html> (English)

Together with Customers and Business Partners

The Group considers its customers and business associates to be partners in efforts to resolve issues to realize a sustainable society and environment as we grow together. In line with Our Mission, we strive to place the highest priority on protecting the rights and interests of our customers and business partners.

Please refer to the following for more information.

Together with Customers and Business Partners

https://www.mitsubishi-hc-capital.com/sustainability/social/customers_and_partners.html (Japanese)

Together with Local Communities

We are working to resolve social issues and create value for society through a number of different activities in order to achieve our vision of becoming a “Social Values Creating Company.” Social contribution activity-related expenses for the financial year ending March 2022 totaled around 104.68 million yen.

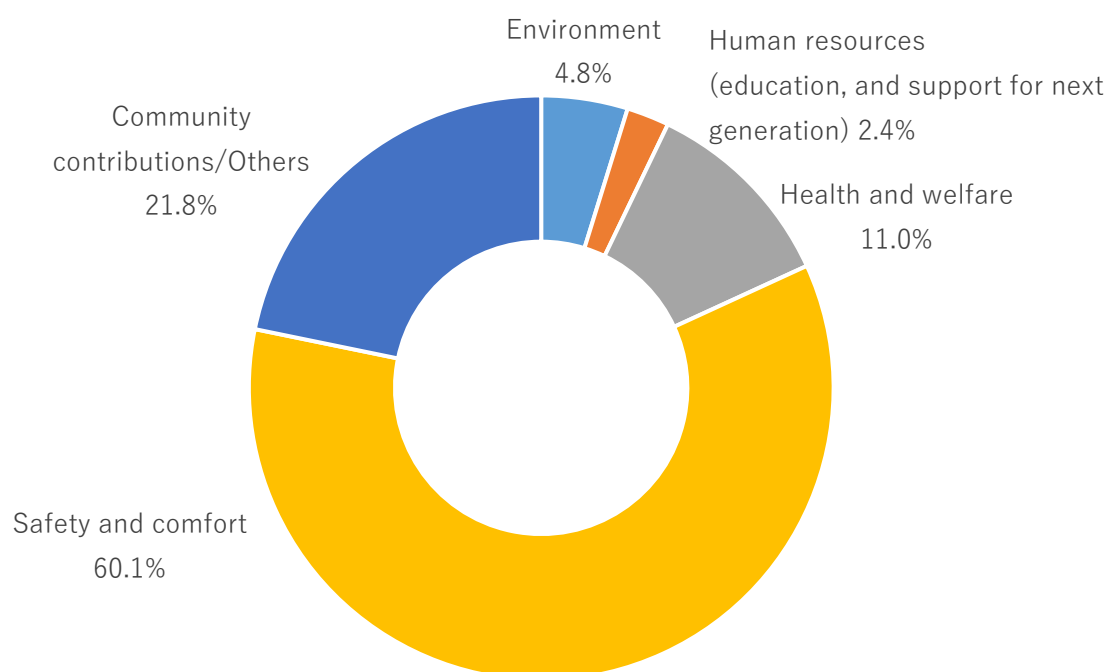
Please refer to the following for more information.

Together with Local Communities

https://www.mitsubishi-hc-capital.com/sustainability/social/community_and_society.html (Japanese)

https://www.mitsubishi-hc-capital.com/english/sustainability/social/community_and_society.html (English)

FY2021 Social Contribution Activity-related Spending by Category (%)



Together with Employees and Their Families

The Mitsubishi HC Capital Group welcomes a diverse group of talent with different career paths and values. We provide a work environment where each employee feels motivated and energized to play an active role, and support their self-growth and self-fulfillment. We strive to maximize work engagement by implementing a global human resources management strategy with three focal points: strengthening human resources, utilizing human resources, and creating a comfortable workplace. In this way, each employee's full potential comes into play and is put to its best use through strategic resource allocation. The work-life balance of our employees is important to us, and we keep this in mind as we promote the development of human resources who can contribute to the creation of social value by time and again taking on challenges, creating, and transforming.

Please refer to the following for more information.

Together with Employees and Their Families

https://www.mitsubishi-hc-capital.com/sustainability/social/employees_and_families.html (Japanese)

https://www.mitsubishi-hc-capital.com/english/sustainability/social/employees_and_families.html (English)

Human Resources

We believe that the sustainable growth and development of the Group is predicated on creating an environment in which all employees can grow and exhibit their capabilities to the fullest. We continue to respect human rights and embrace diversity as we work to create a foundation for social value creation.

FY2021 Human Resources Data (Mitsubishi HC Capital Group)

| Items (Unit) | Overall | Male | Female | Ratio of female employees |
|--|---------|-------|--------|---|
| Number of employees (Persons) | 8,803 | 5,144 | 3,659 | 41.6% |
| Temporary and non-permanent employees (Persons) | 1,569 | 784 | 785 | 50.0% |
| Hiring | 1,005 | 642 | 363 | 36.1% |
| New graduate hires (Persons) | 188 | 113 | 75 | 39.9% |
| Mid-career hires (Persons) | 817 | 529 | 288 | 35.3% |
| Average employee service time (Years) | 7.9 | 8.8 | 8.6 | — |
| Average employee age (Years) | 43.6 | 39.8 | 42.1 | — |
| Average annual pay (Thousand yen) | 7,402 | 8,185 | 6,328 | Gender pay gap 77.3 (Where male = 100) |
| Number of managers and officers | 3,490 | 2,630 | 860 | 24.6% |
| Officers (Directors and Executive Officers) ¹ (Persons) | 41 | 39 | 2 | 4.8% |
| Managers in positions equivalent to general manager (Persons) | 881 | 734 | 147 | 16.7% |
| Managers in positions equivalent to section manager (Group leader) (Persons) | 1,700 | 1,345 | 355 | 20.9% |
| Managers in positions equivalent to subsection chief (Team leader) (Persons) | 868 | 512 | 356 | 41.0% |
| Ratio of female managers in positions equivalent to section manager or above | | | | 19.4% |
| Ratio of female managers in positions equivalent to subsection chief or above | | | | 24.8% |
| Involuntary turnover rate | 7.8% | 7.7% | 10.7% | — |
| Rate of male employees taking childcare leave at Group companies in Japan ² | | | | 45.1% |

1: Officers are Directors and Executive Officers of Mitsubishi HC Capital Inc. only.

2: The rate of employees taking childcare leave is calculated only for Group companies in Japan, as legal systems differ in other countries.

Human Resources Data (for Mitsubishi HC Capital Inc.)

| Items | FY2018 | FY2019 | FY2020 | FY2021 |
|---|--------|--------|--------|--------|
| Number of employees (Persons) | 2,269 | 2,290 | 2,342 | 2,235 |
| Men | 1,445 | 1,435 | 1,460 | 1,361 |
| Women | 824 | 855 | 882 | 874 |
| Temporary and non-permanent employees (Persons) | 257 | 263 | 283 | 187 |
| Men | 74 | 77 | 96 | 148 |
| Women | 40 | 38 | 35 | 39 |
| Hiring (Persons) | 124 | 126 | 129 | 80 |
| New graduates Men | 43 | 33 | 32 | 33 |
| New graduates Women | 32 | 42 | 40 | 25 |
| Mid-career Men | 38 | 43 | 40 | 20 |
| Mid-career Women | 11 | 8 | 17 | 2 |
| Average service time (Years) | 15.3 | 15.1 | 15.6 | 15.5 |
| Men | 16.7 | 16.5 | 17.1 | 16.5 |
| Women | 12.8 | 12.7 | 13.2 | 13.8 |
| Average age (Years) | 40.0 | 40.1 | 40.9 | 40.4 |
| Men | 41.8 | 41.9 | 42.8 | 41.8 |
| Women | 37.0 | 37.2 | 37.8 | 38.2 |
| Average annual pay (Thousand yen) | 7,828 | 8,003 | 8,272 | 8,660 |
| Men | 8,946 | 9,211 | 9,441 | 9,976 |
| Women | 5,691 | 5,819 | 6,237 | 6,426 |
| Employment rate of people with disabilities (%) | 2.2% | 2.4% | 2.4% | 2.4% |
| Rate of female managers ¹ (Persons) | — | — | — | 14.3% |
| Voluntary turnover rate (%) | 3.7% | 3.0% | 2.4% | 3.4% |
| Men | 4.3% | 3.4% | 2.4% | 3.3% |
| Women | 2.6% | 2.4% | 2.4% | 3.5% |
| Average monthly overtime hours (Hours) | 15.3 | 15.9 | 18.3 | 20.7 |
| Rate of paid leave taken (%) | 68.4% | 66.1% | 59.2% | 63.7% |
| Rate of maternity and parental leave taken (%) | 100.0% | 100.0% | 100.0% | 100.0% |
| Rate of employees taking childcare leave (%) | 77.2% | 99.1% | 77.5% | 89.1% |
| Number of employees taking reduced working hours (Persons) | 125 | 133 | 131 | 163 |
| Number of employees taking family care leave/time off (Persons) | 2 | 3 | 0 | 17 |

1: Rate of female managers is disclosed for fiscal 2021 (after integration) only, due to differences in definitions of this data between each company.

ESG Data Index

| 1. Management | |
|----------------------------------|--|
| Message from the President & CEO | Message from the President & CEO (Integrated Report 2022, pages 8 to 13) |
| Corporate Philosophy | Our Mission, Our Vision, Action Principles |
| Sustainability Management | Efforts on Sustainability |
| | Materiality (Priority Key Challenges) |
| | Annual Results |
| | External Evaluations |
| | Integrated Report 2022 Guidelines Referenced (Integrated Report 2022, page 1) |

| 2. Initiatives through Our Business Activities | |
|---|--|
| Initiatives for a Sustainable and Prosperous Future | Contributing through Our Businesses |
| | Initiatives Related to Materiality (Integrated Report 2022, page 17) |

| 3. Environment | |
|--------------------------|--|
| Environmental Management | Efforts on Sustainability |
| | Materiality (Priority Key Challenges) |
| | Contributing through Our Businesses |
| | Environmental Policy |
| | Approach to Environmental Risk and Opportunities (Annual Securities Report, pages 27 to 28) |
| Environmental Data | Environmental Targets and Performance |

| 4. Social | |
|---------------------------------------|---|
| Human Rights | Human Rights Initiatives |
| Labor Practices; Health and Safety | Together with Employees and Their Families |
| Human Resource Development | |
| Supply Chain Management | Together with Customers and Business Partners |
| Social Contribution Activities | Together with Local Communities |

| 5. Governance | |
|------------------------|---|
| Corporate Governance | Articles of Incorporation |
| | Corporate Governance |
| | Corporate Governance Report |
| Risk Management | Risk Management |
| Compliance | Compliance |
| Information Security | Basic Views on Internal Control System and the Progress of System Development |
| | (Corporate Governance Report, pages 38 to 43) |
| | Privacy Policy |
| Information Disclosure | (IR Policy) Information Disclosure Policy |
| | Integrated Report 2022 |
| | ESG Data |