



We create value for customers.

JA Mitsui Leasing is backed by two primary shareholders with a stable foundation and a wide business network spanning diverse fields. One is The Norinchukin Bank, a financial institution that supports the development of the agriculture, forestry and fisheries industries. The other is Mitsui & Co., Ltd. a general trading company engaged in business on a global scale.



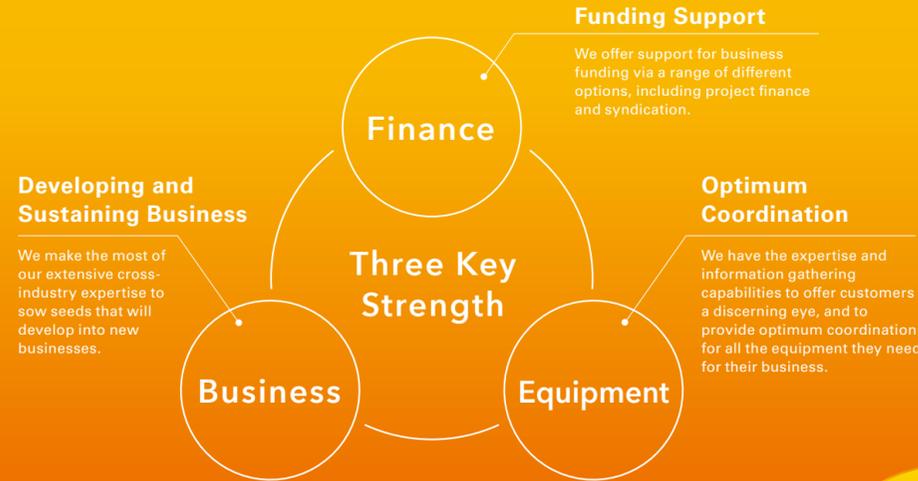
JA GROUP



JA
MITSUI
LEASING

MITSUI GROUP

We participate in project implementation by coordinating optimal equipment, providing a range of funding support, and harnessing our industry and sector-specific specialist expertise where required. Flexibly connecting our networks and diverse resources, which are our strengths, has enabled us to provide our customers with solutions that offer high added value.



JA MITSUI LEASING

The strength of **Connect and Cooperate**

Create *value for customers*

Build a better society and future

Keeping pace with the rapid technological and economic changes, our services are evolving beyond finance. Another strength is the support we provide from the originating stage of any project, whether it be the launch of a new business, the growth of a company seeking to change its business model in line with the changing times, or the revitalization of a region with significant potential for growth. Our mission is to work together with our customers to generate and nurture value for society, using the strength of "Connect and Cooperate" to create a better society.



Globalization

Local revitalization

Digital society

Asset value

Sustainability

Sustainable agriculture

We support the introduction of smart agricultural machinery using AI and IoT to improve productivity. Leasing is even used in the development of telecommunications infrastructure.

We provide across-the-board support for new farmers in collaboration with local agricultural organizations, in order to alleviate the shortage of young workers due to the aging of the population.

We use the roofs of factories and warehouses to develop services to produce solar power for private consumption, in order to achieve a decarbonized society.

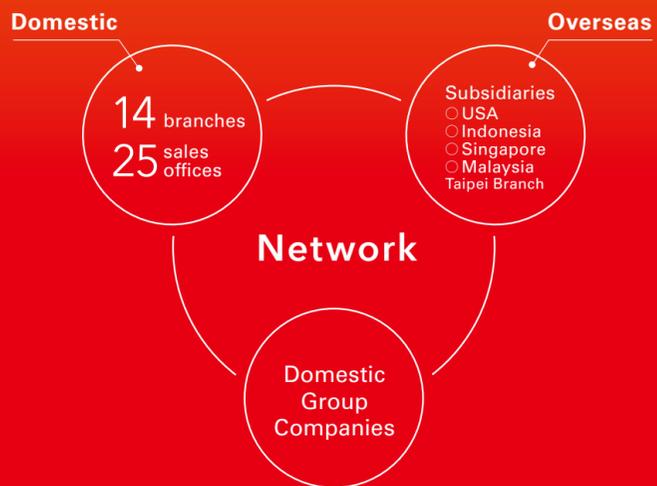
Carbon neutrality

We invest in renewable energy generation projects and lease power generation equipment nationwide. Our track record also extends overseas.

Together with promising business start-ups, we are developing next generation services (self-driving, MaaS, etc.) to respond to the new normal.

Technological innovation

JA Mitsui's network provides not only financial support but across-the-board support to business start-ups that are using advanced technologies in fields such as science and medicine.



Top Message



Providing solutions using the strength of “Connect and Cooperate” keeping pace with accelerated social change.

Keito Shimbu
President & CEO
JA Mitsui Leasing, Ltd.

JA Mitsui Leasing is a general leasing company combining the core business foundation of the JA Group and Mitsui Group, with a production, distribution, and sales network, a financial network, and a global business network for agriculture, forestry and fisheries.

We have worked together with our clients to create new value by providing timely solutions that focus on products, business, and finance, leveraging our expertise based on our extensive knowledge and experience in a range of industries and products.

The recent impact of COVID-19 has rapidly elevated the importance of the role played by companies in solving increasingly complex social issues, and the need for them to play their part. In particular, the pandemic has highlighted the need for an accelerated response to the transformation of business structures, digitization, and the circular economy.

We believe it is our mission to provide our customers with services and solutions that are appropriate for their needs--all the more crucial in this era of major changes in social and industrial structures. Based on this conviction, JA Mitsui Leasing Group is striving to make proposals that go beyond existing financial frameworks by actively working to expand its business domain through alliances across different business sectors, from a DX (Digital Transformation) perspective, as well as further strengthening its expertise and expanding its networks.

The JA Mitsui Leasing Group will continue to work with all employees to realize a thriving society with a view to achieving the business envisioned by our customers by connecting our customers and networks within and outside the Group, based on the Group's management philosophy of “Real Challenge, Real Change.”

I hope you will continue to look forward to the Challenge and Change embraced by the JA Mitsui Leasing Group.

Philosophy

Real Challenge,
Leasing Our Passion
Real Change

We continue to challenge, beyond the framework of finance, together with our customers, to focus on, nurture and realize the business they envision. For a better society and future.

* “Real Challenge, Real Change” and “Leasing Our Passion” are registered trademarks of JA Mitsui Leasing, Ltd.

Management Plan

Medium-Term Management Plan “Real Change 2025” starting from April 2020 connects our internal and external resources globally and locally to maximize the strength of the organization.



Contribute to the Society through the strength of Connect and Cooperate

- Key Policy I** Responding to a society that is becoming borderless
- Key Policy II** Initiatives that contribute to regional revitalization and regional activation
- Key Policy III** Expand business in specialized fields by changing business models
- Key Policy IV** Strategically allocating management resources and strengthening the diversity of human resources to support growth
- Key Policy V** Optimization and sophistication of the business foundation and management structure that support corporate growth

Business Field

Providing solutions in the form of new ideas and a wealth of knowledge for the wide range of industries that support our daily lives

● Agriculture

Providing solutions to help agricultural producers thrive

We contribute to the revitalization of local communities and help producers thrive by providing financial support for sustainable agriculture. We also offer new services and solutions, such as the promotion of smart agriculture using AI and automated driving technology to improve efficiency and enhance productivity. We support the evolution of agricultural management practices through our proprietary product line-up, such as the Agricultural Machinery Share Lease ("Noki Share Lease"® trademarked) for sharing large combine harvesters and other agricultural machinery.



● Real Estate

Participating in the creation of vibrant cities, from development to attracting tenants

We have a long track record in commercial facilities, hotels, hospitals and logistics warehouses in the building leasing sector which supports off-balance sheet and financing of assets. Based on the real estate network we have created over many years in the business, we are involved in the development of vibrant cities from square one, including real estate development, deciding as the proprietor of the land how the land is to be used, constructing buildings, and attracting tenants.



● Renewable energy

Contributing to the expansion of green energy for decarbonization

We are implementing decarbonization initiatives to tackle the worsening problem of global warming and climate change and to help achieve a sustainable society, including support for the introduction of renewable energy facilities. We support power producers by financing and investing in renewable energy projects. We are actively involved in the planning of a variety of energy projects tailored to local characteristics, including solar, wind, and biomass.



● Logistics

Focusing on the creation of new food and agriculture business

We contribute to the development of the distribution and logistics business by leasing equipment for stores such as supermarkets and convenience stores, and equipment inside distribution warehouses. In the food and agriculture sector, we support the creation of food value chains linking producers and consumers. Our support goes beyond offering financial assistance to include support for business matching between producers, food manufacturers, and distributors.



● Medical and healthcare

Helping to provide better healthcare services to the community

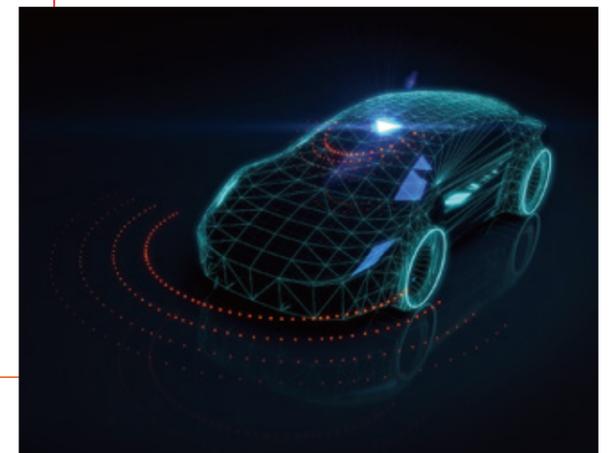
Our strength lies in our unique network of contacts with doctors and the medical industry. One example is the Medit® service supporting the opening of clinics, which has helped many doctors wishing to open their own clinic or take over an existing clinic. We are operating 189 healthcare malls nationwide (as of March 2021). Also, we have been actively involved in the first pharmacy PFI set-up inside a national hospital in Japan, as well as the introduction of CT and MRI systems through pay-per-use (PPU) leasing.



● Mobility

Creating new services through technological innovation

We are promoting initiatives in close cooperation with companies that provide next generation services and products such as connected cars, automated driving, and sharing services. In a world of rapid technological innovation, we will contribute to the creation of a social infrastructure that is friendly to people and the environment by promoting the spread of next-generation mobility that supports the safe movement of people and goods.



Business Field

Keeping pace with the rapid evolution of technology
dedicated solutions for global business

● ICT

Support for ICT-related businesses in rapid technological changes

We provide quick and flexible financing to enable our clients to keep up-to-date with the latest technology, such as mobile telecoms base stations, data center facilities, and broadcasting equipment. In addition to setting up syndication for large facilities and providing solutions in collaboration with IT vendors, we are expanding our area of expertise by investing in and collaborating with venture companies with business models and next-generation technologies such as IoT, AI, and robotics.



● Automobiles

Offering a wide range of finance services to provide support across the board from manufacturers to users

We provide a range of finance and asset management services for a diverse range of capital investments by domestic and international car manufacturers, parts manufacturers, car dealers, maintenance companies, etc. We provide finely tuned services in respect of auto finance for users through our network of offices across Japan. Our Group provides upstream to downstream support for the broad-based automotive industry.



● Transportation

Involvement in ship, aircraft, and railcars business worldwide

We promote financial support and business involvement in the transportation equipment sector across land, sea, and air, which carries the goods that support the movement and daily lives of people. Our staff's keen expertise in ships, aircraft, and railcars enables them to make optimal financing proposals on a global scale that leverage asset values.



● Venture capital investment

Deepening cooperation through investment to create new value

We enhance business value as a business partner investing in and partnering with promising start-ups that have cutting-edge technologies or unique business models. We provide support beyond the leasing framework to next-generation businesses such as smart agriculture, specialist human resource matching, mobility, and entertainment and securitization through digital technology.



● Industrial machinery

Collaboration with Mitsui Group, expansion to ASEAN

We offer financing solutions to manufacturing companies tailored to their production and capital plans by ascertaining the value of industrial machinery and machine tools through our network of manufacturers and trading companies. We also offer services that combine the technological capabilities and networks of Mitsui Group companies with our own finance functions. In the construction equipment sector, we support the global procurement of large construction equipment for use in social infrastructure development in the ASEAN region, including Indonesia, Singapore, and Malaysia, and in Australia.



● Global

Operating globally in the geographically opposite poles of North America and Asia

We support the overseas operations of our clients through our branches in the USA, Indonesia, Singapore, Malaysia (newly established) and Taiwan. The USA is the global base of the company's core business of operating leases for semiconductor manufacturing equipment, and which extends to Taiwan and Southeast Asia. In 2019, we entered the operating lease business in the ICT, logistics, and healthcare sectors in the USA with the acquisition of First Financial Corporate Services, Inc. We are expanding our business by leveraging our strengths in line with regional characteristics, providing auto leasing for individuals in Indonesia and ship finance in Singapore.



Overseas Subsidiaries

JA Mitsui Leasing USA Holdings, Inc. JA Mitsui Leasing Capital Corporation

Under JA Mitsui Leasing USA Holdings, Inc., the US holding company of JAML group, JA Mitsui Leasing Capital Corporation (JMCC) covers the United States, Canada, and Mexico from New York and Chicago. JMCC provides tailor-made financing solutions (leases, loans, factoring and others) to customers in various industries such as Semiconductor, Auto and Exporting. JMCC's leasing products enable customers to invest without tapping into their existing bank credit lines, manage their balance sheet utilizing operating leases and improve financial indicators such as ROA. As the global headquarters for our semiconductor industry leasing business, JMCC has Taipei branch and Hsinchu office in Taiwan to provide specialized services to meet the needs of global customers.



First Financial Corporate Services, Inc.

First Financial Corporate Services, Inc. (dba First Financial Equipment Leasing) is an FMV leasing provider of equipment leasing solutions for companies acquiring capital equipment and technology. Through its three core divisions – First Financial Healthcare, First Financial Material Handling and Automation, and First Financial Technology – the company assists businesses through every stage of the leasing process to create cost-effective, innovative financial products tailored to their objectives. Headquartered in Southern California, First Financial Equipment Leasing has multiple regional office locations across the U.S. and Canada. The company is a member of JA Mitsui Leasing, Ltd. (JAML) since 2019.



JA Mitsui Leasing Asia Pacific Holding Pte. Ltd. JA Mitsui Leasing Singapore Pte. Ltd.

Under JA Mitsui Leasing Asia Pacific Holding Pte. Ltd., a newly established holding company of JAML group to supervise the Asia-Pacific region, JA Mitsui Leasing Singapore Pte. Ltd. (JMLS) provides a range of financial & leasing products and services to customers in diverse industries in Southeast Asia. In particular, JMLS excels in asset financing for ship, construction machinery and renewable energy equipment, the areas in which JAML has accumulated great deals of experiences. JMLS contributes to driving the customers' growth with high-quality services.



PT. Mitsui Leasing Capital Indonesia

PT. Mitsui Leasing Capital Indonesia (MLCI) is the automobile consumer financing & corporate financing company with total 15 offices located in Greater Jakarta (7), Surabaya, Medan, Semarang, Bandung, Denpasar, Yogyakarta, Balikpapan and Palembang. MLCI is popular with local customers for its prompt, high-quality service. Making judicious use of local conditions, MLCI answers customer needs attentively, particularly in the area of financing. MLCI is proud of its experience and expertise having supported the sustainable growth of customers and economies in Indonesia.



JAML Malaysia Sdn. Bhd.

JAML Malaysia Sdn. Bhd. (JMLM) has been incorporated in 2020 with the aim of becoming the real partner of Malaysian enterprise's fund-raising by offering variety form of finances and started business in 2021. JMLM will make full use of its knowledge and skills in asset-based finance and support multiple industries in Malaysia, such as automotive manufacturer, transportation & logistics, semiconductor, telecommunication, construction, renewable energy and etc.



Taipei Branch of JA Mitsui Leasing, Ltd.

Since the establishment of Taipei Branch in 2008, Taipei Branch has provided lease and finance solutions addressing customers' wide-range needs. The Branch has achieved an excellent business track record especially in semiconductor and electronics industries, and expanded its business to all other industries. The Branch continues to support customers in all industries to address their financial and capital expenditure needs.



Company Profile

Company Name	JA Mitsui Leasing, Ltd.
Head Office	Ginza Mitsui Building, 8-13-1 Ginza, Chuo-ku, Tokyo 104-0061 TEL:(+81) 3-6775-3000 FAX:(+81) 3-6775-3795
Business Activities	Leasing, installment sales, financing, other associated business
Established	April 1, 2008
Representative	Keito Shimbu, President & CEO
Capital Stock	32 billion yen
Fiscal Year-end	March 31

Major Shareholders

The Norinchukin Bank / Mitsui & Co., Ltd.
Zen-Noh (National Federation of Agricultural Co-operative Associations)
Sumitomo Mitsui Banking Corporation / Sumitomo Mitsui Trust Banking, Limited
Mitsui Sumitomo Insurance Co., Ltd.

Domestic Branches

- Sapporo
- Morioka
- Sendai
- Utsunomiya
- Saitama
- Nagano
- Niigata
- Kanazawa
- Shizuoka
- Nagoya
- Osaka
- Okayama
- Hiroshima
- Takamatsu

Domestic Subsidiaries

JA Mitsui Leasing Auto, Ltd.
JA Mitsui Leasing Tatemono Co., Ltd
Kinki Sogo Leasing Co., Ltd.
JA Mitsui Leasing Kyushu, Ltd.
Japan Packaging Machinery Lease Co., Ltd.
Kyodo Lifecare Co.
JA Mitsui Lease Asset, Ltd.