

Basic Management Policy

MANAGEMENT PHILOSOPHY

The Hitachi Capital Group adopts the following management policy to “contribute to creating a better society through the cultivation of financial services required by customers and society.”

1. Sustainable Growth
2. Respect for Human Dignity
3. Implementation of Corporate Ethics

ACTION GUIDELINES

Under the following three action guidelines, the Hitachi Capital Group companies will strive to win the confidence and trust of customers.

1. Aiming for reliable and trusted management
2. Trying to cultivate our own services and products
3. Achieving customer satisfaction taking pride and joy in our work

MANAGEMENT POLICIES

1. The companies will respect the dignity and individuality of every employee.
2. The companies will provide financial services with an emphasis on products.
3. The companies will provide services that are tailored to the needs of customers and communities.

Our Business Lines

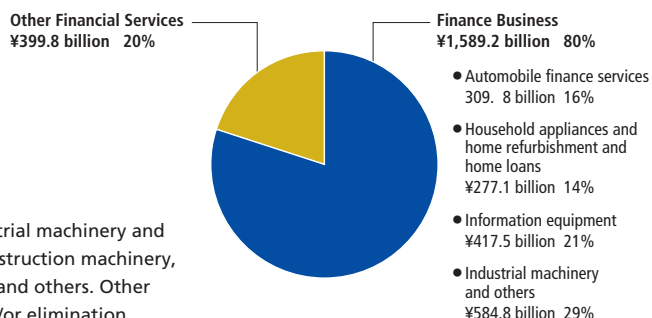
● Finance Business

Hitachi Capital offers corporate, agricultural, medical and governmental clients a broad assortment of services such as leases, rental services, credit guarantees and installment finance to meet their capital investment needs for information equipment, industrial machinery, construction machinery, medical devices and agricultural equipment. Seeking to enhance people’s lifestyles, we offer general consumers—our clients—an array of leases, credit guarantees and financial services in such forms as automobile finance, household appliances and home refurbishment, and home loans.

● Other Financial Services

This segment is composed of four businesses. These include the card business, which offers financial services through credit cards; non-life insurance business that provides non-life insurance-related products and services; securitization business, which offers corporate finance-related services through securitization and trust schemes; and outsourcing business, which includes services as such outsourced payment and collection services.

Volume of business by products/services
(Year ended March 31, 2006)



Note: Within the Finance Business, industrial machinery and others includes industrial machinery, construction machinery, medical devices, agricultural equipment and others. Other Financial Services includes corporate and/or elimination.