

PROVIDING FINANCIAL SERVICES WITH A FOCUS ON PRODUCTS



Hitachi Capital was founded almost 50 years ago in 1957. Operations initially began with installment services for Hitachi household appliances, but have since expanded to include diverse fields such as leases and financial services. Products covered have included digital appliances, machine tools such as injection molding, automobiles, agricultural equipment such as tractors, information and telecommunication devices and office machinery and equipment such as personal computers (PCs) and copiers, medical devices such as magnetic resonance imaging (MRI) systems, industrial machinery such as semiconductor manufacturing equipment, as well as housing. In addition to these products, we also target accounts receivables such as bills as products that contribute to healthy economic activity.

As a manufacturer-affiliated financial services company, Hitachi Capital capitalizes on its extensive knowledge and expertise in such products to provide a wealth of financial services that enhance its market presence. We offer a lineup of highly specialized, finely tailored services that employ operating leases and many other financial schemes. Our high product standards represent the very heart of our corporate identity. Hitachi Capital stands out even in the leasing and finance industry, and benefits from the immense support we enjoy from a wide range of customers.

CUSTOMER SOLUTIONS

OPERATING LEASES FOR SEMICONDUCTOR MANUFACTURING EQUIPMENT

Hitachi Capital has the top market share in the leasing segment related to semiconductor manufacturing equipment. For example, in operating leases, where lease premiums have decreased below average by excluding resale value, Hitachi Capital can offer more advantageous terms than competitors by leveraging its confidence in its abilities to assess market prices after leasing periods end. This strength is the key to our marketing capabilities in re-leasing of assets that have come to term and the after-market. Such proposals are available only because we can assess the value of equipment and calculate future value.



BUILDING AND WAREHOUSE LEASES FOR LOGISTICS COMPANIES

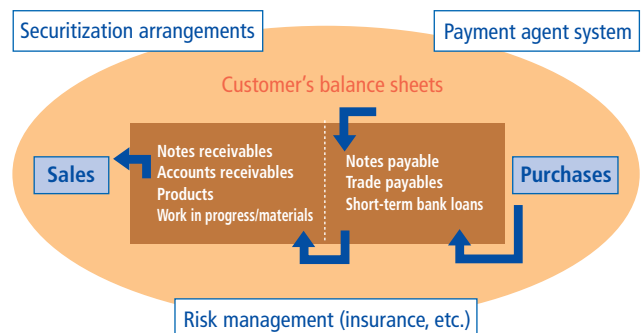
Hitachi Capital offers a lineup of various services employing our specialized financial expertise for logistics companies. In building and warehouse leases, we use term leasehold interest for businesses to provide a structure that is user-friendly and less of a hassle for customers.



PAYMENT AGENT SYSTEM AND SECURITIZATION ARRANGEMENTS

The payment agent system in which we fully contract out such payments as materials procurement costs and securitization arrangements in which we liquidate and capitalize items such as customers' accounts receivables and notes receivables are services to provide products that serve as the framework for corporate finance. Such services are expanding as services that improve the efficiency of businesses by contributing to simplification of clerical procedures for customers along with increased cash flows.

Seamless Framework for Corporate Finance



(Note) Customer's operational flow ← Financial Services Business