

RESPONDING THROUGH CSR ACTIVITIES



As a financial institution that values trust above all else, Hitachi Capital is highly cognizant that society holds it to the highest ethical standards, and has high expectations for us to achieve sustainable growth by contributing to society through business. To give voice to this awareness, we have vowed to observe corporate ethics and conduct activities that bring harmony to society as stated in our Management Philosophy and Employee Code of Conduct. Based on this pledge, Hitachi Capital is undertaking full-fledged efforts to make sure that a CSR mentality has penetrated every level by ensuring employees pursue corporate governance, observe compliance, demonstrate respect for humankind and consider their impact on the environment in varying business realms that include daily individual duties, management structure, organizational development, Groupwide response, service implementation and product development.

As a Company that has adopted a committee system, the foundation for Hitachi Capital's CSR activities lies in preserving a high-level of transparency while ensuring that each employee has a well-honed ethical awareness, that a system is in place that purges impropriety within the organization, and that businesses that "benefit society" are pursued aggressively. Through relentless efforts in CSR, Hitachi Capital will enhance its corporate value and build a positive relationship with its stakeholders.

**CONTRIBUTING TO SOCIETY THROUGH
BUSINESS**

**REUSE AND RECYCLING CONTRIBUTES TO
THE CREATION OF A RECYCLING SOCIETY**

Through Hitachi Capital Services Co. Ltd., we are establishing a business model that offers reuse and recycling by thoroughly maintaining assets for which the lease has expired in a corporate warehouse that has been ISO 14001-certified. We handle a wide variety of items, including PCs, industrial machinery and machine tools, and in this way, are actively implementing such environmental conservation businesses.

LONG-TERM DISABILITY (LTD) INSURANCE

Hitachi Capital Insurance Corporation has been handling LTD insurance, which offers long-term indemnity for a decrease in an individual's personal income in case of difficulties with regard to employment due to an unexpected illness or injury, ahead of its competitors. This type of insurance has increased rapidly in the last few years, and the number of cases of companies introducing it into benefits packages has also risen. We offer not only monetary compensation for LTD subscribers but also a "hotline service" in which individuals can get advice in matters ranging from daily life concerns to health and medical care. Customers are also supported in their efforts to return to work through advice for rehabilitation and psychological assistance, as well as return-to-work support services.

CONTRIBUTING TO A CARING SOCIETY

CO-SPONSORING THE "ARTBILITY AWARD"

Since 1995, Hitachi Capital began supporting the Artbility Award, which honors art works of disabled people. Every year as of 1998, Hitachi Capital has presented the Hitachi Capital Special Award in line with its commitment to supporting the self-reliance of disabled artists and promoting the popularity of their works by using their paintings in various types of publications.

**FOREST PRESERVATION THROUGH
CORPORATE FOREST PROGRAM**

In 1992, Hitachi Capital was among the first companies to join the Japanese Forestry Agency's Corporate Forest Program, and is thus contributing to forest preservation. The Corporate Forest Program is a system to preserve the environment via the collaboration of companies and the Japanese Forestry Agency by owning, afforesting and nurturing national forests. Motivated by such an activity, in 1999 we launched an employee Environmental Volunteer Club, which engages in such activities as planting trees, caring for trees, beautification and cleanup of forests and coastal areas four to five times a year.



Hitachi Capital business reports



Beautification of forests by volunteer club