

## 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

The finance business encompasses two primary areas. The first area caters to companies, farms, medical facilities and government and municipal offices, to whom we provide leases; and rental service, credit guarantees and installment finance for information equipment, industrial machinery, construction machinery, medical devices, and agricultural equipment. In the second area, lease, credit guarantee and financial services help consumers purchase products and services that enhance their standard of living, such as automobiles, household appliances, homes and home refurbishment services.

### ● 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 such as outsourced payment and collection services.

Volume of business by products/services  
(Year ended March 31, 2008)

