
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

The Hitachi Capital Group will provide financial services trusted by customers and the local community, taking a global perspective to meet the needs of society in such ways as consideration for the environment.

To achieve this, we will always bear in mind and sincerely adhere to the following principles.

1. **“Basics” and “the Right Path”**
2. **“Stand on One’s Own” and “Coexistence”**
3. **“Quality” and “Development”**

Our Business Lines

Financial services

Financial services are based on “products” and include operating leases and credit with residual value besides finance leases.

Commission services

Commission services are focused on management and consignment of products and include services leveraging our goods management know-how acquired from lease transactions, as well as outsourcing business and credit guarantee business such as the collection of accounts receivable and settlement of accounts payable, focusing on the flow of goods and making extensive use of our credit and collection capabilities.

Supply and sales services

Supply and sales services are focused on the utility value and circulation of goods and include rental, auto lease and recycle and reuse transactions.

Overseas businesses

Overseas businesses include such businesses as finance leases and auto leases of overseas subsidiaries.

