

Risk Management Policy

[Basic Principle]

Hitachi Capital appropriately handles the risk of business interruption and carries out a stable business operation.

[Action Guidelines]

1. We will recognize any events that could cause damages, losses and uncertainty as risks.
2. We will appropriately evaluate and review risks and take necessary measures.
3. We will consider the balance between risk and return, and will handle them in an appropriate manner.
4. In case of emergency such as disasters, we will place maximum priority on human life and aim to continue our business activities.

Enacted: February 27, 2012